

Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) requires states and localities to prepare a Consolidated Plan (Con Plan) in order to receive federal housing and community development funding. HUD has established three basic goals for the programs it funds under the Consolidated Plan: to provide decent housing, a suitable living environment and expanded economic opportunities, especially for low income people.

The 2020 – 2024 Consolidated Plan identifies the housing and community development needs of Massachusetts and provides the framework for how Massachusetts intends to address and prioritize those needs over the next five years. The five year plan and the 2020 Action Plan pertain to the activities of the following programs:

- Community Development Block Grant Program (CDBG)
- HOME Investment Partnerships Program (HOME)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Emergency Solutions Grant (ESG)
- National Housing Trust Fund (HTF)

These programs are called *formula programs* because HUD distributes the funds to each state based on a statutory formula that takes into account population, poverty, incidence of overcrowded housing, and age of housing stock. Consolidated Plans must be submitted every five years; more detailed action plans are required annually.

By design a collaborative process, the Consolidated Plan creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the state level. It also serves as a management tool that helps the state, local governments, and citizens assess performance and track results. The Department of Housing and Community Development (DHCD), as the administering agency for the Commonwealth of Massachusetts, encourages broad citizen and stakeholder participation, especially from those low income residents most affected by its programs.

Massachusetts expects to receive approximately \$59.4 million per year over the next five years for these programs, beginning with the federal fiscal year that started on 10/01/19. The Community Development Block Grant funds, which represent nearly two-thirds of that amount (approximately \$34.7 million annually) *may only be expended* in the state's "non-entitlement" communities. These are the 314 cities and towns that are not eligible to apply for community development funding directly from

HUD. (Thirty-seven other communities – mostly larger cities – receive more than \$86.7 million annually, directly from HUD, for which they submit their own consolidated plans.) Funding under the other four programs may be allocated statewide, although DHCD gives priority to requests from non-entitlement communities if they have priority needs and can demonstrate the ability to address them in a manner consistent with the state’s strategy.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The 2020-2024 Consolidated Plan provides the framework for the Commonwealth’s continuing investment to help meet the housing and community development needs of its residents and municipalities. It lays out the state’s long-term objectives and the strategies by which it will achieve these objectives, using funds received from HUD under the five programs covered by the plan as well as other sources the state expects to have available. The plan identifies the state’s housing and community development needs and priorities and establishes the criteria by which projects will be selected for funding. The state’s housing and community development needs were identified by citizens in a variety of public forums, a public hearing, and an analysis of socioeconomic and housing market conditions.

Four objectives have been established for this Consolidated Plan. These objectives support the Commonwealth’s overarching goal for all its housing and community and development efforts: to provide broad economic opportunity and a high quality of life for all Massachusetts residents. They also support HUD’s complementary goals of providing decent housing, a suitable living environment and expanded economic opportunities. The objectives of the 2020-2024 Massachusetts plan are:

- Promote strong, sustainable communities throughout the Commonwealth and address local priorities
- Preserve and create affordable rental housing options for low- and moderate-income residents.
- Reduce chronic and family homelessness through a housing-based approach, with a long-term goal of ending homelessness.
- Ensure full and fair access to housing for all residents of the Commonwealth.

3. Evaluation of past performance

Massachusetts has long been a leader in providing affordable subsidized housing for its residents. Using state and federal resources, the Department of Housing and Community Development, its affiliated quasi-public agencies, more than 240 local and regional housing authorities, and a wide array of private for-profit and nonprofit housing developers engage in an exceptionally high level of publicly assisted housing activity. Each year, more than a billion dollars of federal, state, and quasi-public funds are spent to build, renovate, preserve, maintain or subsidize affordable housing in Massachusetts.

Progress has been made in the past five years. In 2018, the legislature passed an historic \$1.8 Billion housing bond bill. The bill included provisions to recapitalize DHCD’s bond-funded affordable housing

production and preservation programs, to invest in public housing modernization, provided options to help disabled residents remain in their homes, to support neighborhood stabilization and the development of housing units in commercial areas served by public transit. Further, the bill extended the Massachusetts Low Income Housing Tax Credit (LIHTC) at \$20 million per year. The state increased its commitment to new housing production, a challenging task in an era of high costs and shrinking subsidies, and to removing the barriers that have stifled housing production. In 2017 the Administration launched the Housing Choice Initiative to build 135,000 new housing units by 2025. The initiative rewards communities that are building housing, provides coordinated technical assistance and proposed legislative reform to the state's land use laws to make it easier for local governments to adopt specific zoning measures that will produce more housing. On the non-housing front, Massachusetts has invested heavily in its public facilities and infrastructure, including the roads, bridges, schools and libraries that are a prerequisite to sustainable housing and community development.

4. Summary of citizen participation process and consultation process

The Consolidated Planning process is a collaborative one. DHCD, the administering agency for the Commonwealth of Massachusetts, encourages broad citizen and stakeholder participation, especially from those low income residents most affected by its programs, and not solely as a requirement for the Con Plan process. DHCD is fortunate to enjoy collaborative relationships and partnerships with several organizations committed to addressing housing and community development needs in the Commonwealth. Prior to developing the 2020-2024 Consolidated Plan, and the 2020 Action Plan, DHCD continued to meet regularly through various partnerships with stakeholders across the state, and organizations representing those stakeholders including the Massachusetts Housing Partnership, MassHousing, the MA Association of Community Development Corporations, the MA Association for Community Action, the Citizen's Housing and Planning Association, and the MA Association of Regional Planning Agencies, Mass Municipal Association, Mass NAHRO, and other entities including cities and towns competing for limited state and federal resources.

Both the five-year strategic plan and the one-year action plan were issued in draft form for a 30-day public comment period that ran from October 19, 2020 through November 18, 2020. A virtual public hearing on November 18, 2020, was held using a virtual format due to the state of public health emergency provided additional opportunity for the public to comment on either of these documents.

Copies of the draft Plan were available electronically at DHCD's website, <http://www.mass.gov/dhcd>, or by calling DHCD during normal business hours at (617) 573-1100. The agency encouraged citizens to attend the virtual public hearing to provide testimony. Comments were also accepted via email or by submission in writing.

DHCD took into consideration all comments on the Consolidated and Action Plans received at the hearings or in writing prior to the close of business on November 18, 2020.

5. Summary of public comments

Pending

6. Summary of comments or views not accepted and the reasons for not accepting them

Pending

7. Summary

Pending

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	MASSACHUSETTS	MA Dept. of Housing & Community Development
CDBG Administrator	MASSACHUSETTS	MA Dept. of Housing & Community Development
HOPWA Administrator	MASSACHUSETTS	MA Dept. of Public Health
HOME Administrator	MASSACHUSETTS	MA Dept. of Housing & Community Development
ESG Administrator	MASSACHUSETTS	MA Dept. of Housing & Community Development
	MASSACHUSETTS	

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(l) and 91.315(l)

1. Introduction

Provide a concise summary of the state’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Both the five-year strategic plan and the one-year action plan were issued in draft form for a 30-day public comment period that ran from October through November. A public hearing on November 18, 2020, was held in a virtual format due to the public health emergency. A recording of the hearing is available at _____. That hearing provided additional opportunity for the public to comment on either of these documents.

Copies of the draft Plan were available electronically at DHCD's website, <http://www.mass.gov/dhcd>, or by calling DHCD during normal business hours at (617) 573-1100. The agency encouraged citizens to attend the virtual public hearing to provide testimony. Comments were also accepted via email or by submission in writing.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Massachusetts came out of the great recession stronger and more rapidly than most other states. But like many states, the growth has tapered off over the past year. The unemployment rate is currently at 5.5%, below the national level, and is showing growth in life sciences, education and tourism; construction jobs are also on the rise. However, the housing market has not yet fully recovered, with the exception of the Metropolitan Boston area, where housing prices are now at or above 2007 levels; building permits have not yet reached pre-recession numbers across the state. Especially in the Metropolitan Boston region, rents are high and the vacancy rates low, making it difficult for the almost 300,000 renter households that have incomes below 30% AMI (The maximum income for an ELI household in Massachusetts is \$24,870.) The National Low Income Housing Coalition estimates that there is a shortage of 161,694 units that are affordable for ELI renters, and at no income level is there an excess of available units. Sixty-one percent of those making less than 30% AMI are paying more than 50% of their incomes towards housing cost, i.e., are severely cost burdened.

Housing affordability remains a problem that affects not only low income residents and those with special needs, but moderate and middle income households as well:

- Housing that is affordable and accessible to populations with special needs, and resources to address their needs, are inadequate. Under the terms of the U.S. Supreme Court's 1999 *Olmstead* decision, Massachusetts residents with long-term support needs are entitled to appropriate services and accessible, community housing options that maximize consumer choice.
- There is a need for affordable rental housing and *sustainable* homeownership opportunities for a range of incomes, especially in areas where economic expansion and job growth is likely to occur as the economy recovers.
- The number of homeless families has increased in recent years, and although the number of chronically homeless individuals appears to have stabilized, a relatively small sub-population of long-term shelter users consume a disproportionate share of available resources.

There is some regional variation in need – and more frequently in priorities – for community development resources. All regions identified affordable housing, housing rehabilitation and preservation, and public infrastructure improvements as priorities.

Of immediate concern in 2020 is the economic impact of COVID-19 and the threat to the ability of Massachusetts households to remain in their homes. The closing of thousands of businesses, with job losses across most employment sectors and the resulting high unemployment rate has created a pending housing crisis beyond supply and cost. The U.S. Center for Disease Control issued an eviction moratorium protecting renters through December 31, 2020. The Commonwealth's own moratorium on evictions expires October 17, 2020. On October 12, 2020 Governor Baker announced a \$171M Eviction Diversion Initiative intended to mitigate the effects of COVID-19 related evictions on the most vulnerable and provide economic relief to landlords. Though the needs assessment for this Consolidated Plan is based on data derived before COVID-19 struck, needs have shifted as a result of COVID-19 and the full extent of the need is unknown at this time.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a, b, c)

Summary of Housing Needs

Massachusetts statewide data shows that the state is diverse in terms of demographics and socio-economic characteristics, and therefore housing needs vary somewhat by region. There are just over 2,500,000 housing units in the Massachusetts, an increase of approximately 3 percent (3%) since the last Consolidated Plan was prepared. Nearly two-thirds of the state's households own their homes and one third rent, most in small structures of 1-4 units.

Approximately 346,000 extremely low- and low-income households experience housing problems, most often affordability problems. The number of all low income (earning <80% of AMI) with affordability problems is even higher, nearly 406,000. In addition, housing that is affordable and accessible to populations with special needs are inadequate.

Housing affordability remains a problem that affects not only low-income households and those with special needs, but moderate- and middle-income households as well. There is a need for affordable rental housing and sustainable homeownership opportunities for a range of incomes, especially in areas where economic expansion and job growth is likely to occur. Although there is regional variation in need, all regions identified affordable housing, housing rehabilitation/preservation, and public infrastructure improvements as priorities.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	6,547,629	6,705,586	2%
Households	2,465,654	2,549,721	3%
Median Income	\$64,496.00	\$68,563.00	6%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	424,560	299,425	352,190	243,855	1,229,690
Small Family Households	114,565	95,835	128,255	99,840	664,010
Large Family Households	18,750	17,565	23,240	20,410	104,120
Household contains at least one person 62-74 years of age	87,225	66,845	80,500	53,780	245,780
Household contains at least one person age 75 or older	87,885	69,125	54,680	25,275	71,660
Households with one or more children 6 years old or younger	56,635	39,605	47,105	34,665	127,905

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	8,250	3,305	2,365	885	14,805	1,145	780	785	370	3,080
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	3,815	2,620	2,165	1,260	9,860	230	335	615	320	1,500
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	7,150	4,395	3,535	1,985	17,065	570	1,435	1,595	2,070	5,670
Housing cost burden greater than 50% of income (and none of the above problems)	154,645	46,720	9,345	1,140	211,850	75,955	49,365	35,565	11,325	172,210

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	48,370	67,010	56,330	16,505	188,215	18,570	41,515	62,285	49,950	172,320
Zero/negative Income (and none of the above problems)	20,690	0	0	0	20,690	8,670	0	0	0	8,670

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	173,860	57,045	17,410	5,265	253,580	77,900	51,915	38,555	14,090	182,460
Having none of four housing problems	116,530	107,000	139,775	83,315	446,620	26,910	83,465	156,450	141,185	408,010

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	20,690	0	0	0	20,690	8,670	0	0	0	8,670

Table 8 – Housing Problems 2

Data 2011-2015 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	74,315	49,725	25,530	149,570	18,615	25,375	41,760	85,750
Large Related	11,670	7,310	2,275	21,255	3,810	5,955	10,105	19,870
Elderly	59,040	25,755	11,805	96,600	57,660	48,640	30,150	136,450
Other	73,085	38,120	28,400	139,605	15,925	12,595	17,400	45,920
Total need by income	218,110	120,910	68,010	407,030	96,010	92,565	99,415	287,990

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	59,770	17,400	2,190	79,360	16,510	17,545	15,250	49,305
Large Related	8,840	1,960	165	10,965	3,495	3,560	2,975	10,030
Elderly	36,820	11,670	2,810	51,300	43,400	20,475	10,680	74,555
Other	60,750	17,760	4,610	83,120	13,780	8,755	7,145	29,680

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	166,180	48,790	9,775	224,745	77,185	50,335	36,050	163,570

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	9,405	5,625	4,405	2,415	21,850	680	1,220	1,640	1,510	5,050
Multiple, unrelated family households	1,240	1,020	870	475	3,605	120	510	530	770	1,930
Other, non-family households	530	540	515	445	2,030	15	80	35	125	255
Total need by income	11,175	7,185	5,790	3,335	27,485	815	1,810	2,205	2,405	7,235

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

The data in the above tables show that both small related households and the elderly, with incomes under 30% AMI and a housing cost burden are most in need of housing assistance. There are 59,770 ELI households are severely cost burdened. Data from the 2009-2013 American Community Survey 5-Year

Estimates show that 46% of single person households are women (median income \$27,400) and 44% are men (median household income \$37,800).

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

There is capacity for up to 184 families in domestic violence shelters, all of whom need housing assistance. There are also a number of families in the Emergency Assistance (family shelter) system who give domestic violence as the reason for their homelessness. It is more difficult to extrapolate the number of people needing housing assistance who are victims of dating violence or stalking. In the 2013 National Census of Domestic Violence Services, taken on September 17, 2013, the approximately 50 participating service providers reported that 902 domestic violence victims (463 adults and 439 children) were placed in either emergency shelter or domestic violence shelters. There were 223 requests for housing that the providers were unable to meet. That represents approximately 10% of the total number of victims served on that day, both adults and children.

What are the most common housing problems?

The most common housing problem is the lack of affordable rental housing. As the above tables show, the most prevalent problem is for renter households earning less than 100% AMI, who have a housing cost burden of greater than 50%.

Are any populations/household types more affected than others by these problems?

Low income families, non-white families, single parent families and the elderly are the most severely affected by this.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The Commonwealth provides a variety of homelessness prevention services through a combination of state and federal funding, including funding from the Emergency Solutions Grant. Unfortunately, the prevention programs available do not meet all of the needs of low-income household who are imminently at risk of homelessness nor are they able to resolve all of the evictions cases which are filed. Homelessness prevention providers have found that many characteristics are shared among low-income households at imminent risk of becoming homeless. Common characteristics, which often turn into barriers to housing include, but are not limited to, language restrictions, disabilities among one or more household members, sporadic employment coupled with low wage jobs, lower levels of education, and domestic violence. Common needs of low income households include access to reliable and timely

transportation, child care, employment training, legal services and support, and housing opportunities that are affordable on extremely low and low incomes.

Greater access to permanent supportive housing and long term housing vouchers remain the primary need of households nearing termination of their rapid re-housing assistance. Homeless individuals and families who receive rapid re-housing assistance in Massachusetts are usually in extremely low or low income households. Various rapid re-housing programs available across the Commonwealth offer different levels of financial assistance, though rental assistance typically does not last longer than 6-12 months. Unfortunately, given the short term nature of our rapid re-housing programs, households frequently lack the time necessary to sufficiently increase their income in order to afford market rate housing. A tight housing market coupled with extremely high rent rates often leave households struggling to maintain rent once their rapid re-housing assistance ends.

Rapid rehousing reentry rates are currently unknown in the individual system, but through the Commonwealth's new Rehousing Data Collective – which will compile and match data across all CoCs – this information will be identifiable. For the time being, anecdotal and small sample reports suggest that extremely low income, formerly homeless households struggle to retain housing after the end of RRH benefits.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Consistent with national research, DHCD has not found reliable predictors of which low-income households will experience homelessness. The type of housing benefit (RRH, PSH, etc) continues to be the strongest predictor of shelter reentry, outpacing known and observable client-level factors.

Discussion

It is important to note, that while household median income has increased, rents over the same period have continued to rise, resulting in housing that is still not affordable for many low- to moderate-income households.

In some Gateway cities, with large immigrant populations, evidence from local building authorities suggests that overcrowding is a more serious problem than the data indicates. Often families double and triple up and because their occupancy may be illegal, it is not reported and difficult to collect data.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The tables below show the number of households by race and ethnicity that have at least one housing problem measured by the 2011-2015 CHAS data. The problems are a lack of complete kitchen facilities, a lack of complete plumbing facilities, overcrowding (more than one person per room), and cost burden (housing costs in excess of 30% of annual household income).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	318,670	76,552	29,336
White	205,271	46,735	17,517
Black / African American	31,384	7,705	3,142
Asian	16,771	4,571	3,886
American Indian, Alaska Native	815	109	47
Pacific Islander	54	50	0
Hispanic	56,783	15,480	3,937

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	217,469	81,952	0
White	154,593	65,294	0
Black / African American	18,650	4,878	0
Asian	9,673	2,367	0
American Indian, Alaska Native	372	64	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	45	0	0
Hispanic	28,899	7,938	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	174,605	177,574	0
White	131,691	139,841	0
Black / African American	14,282	11,610	0
Asian	8,538	5,839	0
American Indian, Alaska Native	244	187	0
Pacific Islander	14	50	0
Hispanic	16,473	16,385	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	85,818	158,032	0
White	68,069	127,621	0
Black / African American	5,359	9,562	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	4,618	5,250	0
American Indian, Alaska Native	109	86	0
Pacific Islander	20	0	0
Hispanic	6,138	12,182	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The incidence and prevalence of housing problems correlate to income, however some population groups show need for safe and affordable housing across income categories. All racial and ethnic groups experience proportionately fewer housing problems as they move up the economic ladder, but minorities continue to report problems at a substantially higher rate than their white counterparts.

Disproportionately greater need exists among many lower-income Black/African American, Asian, and Hispanic households. All three types of households display higher proportions of housing problems than does the State as a whole.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The data below compares the incidence of severe housing problems (lack of complete kitchen facilities, lack of complete plumbing, more than 1.5 persons per room, and cost burden over 50% of annual household income) among racial/ethnic and income groups.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	251,780	143,426	29,336
White	163,464	88,541	17,517
Black / African American	24,663	14,399	3,142
Asian	13,607	7,742	3,886
American Indian, Alaska Native	687	231	47
Pacific Islander	44	60	0
Hispanic	42,911	29,351	3,937

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	108,986	190,439	0
White	77,788	142,092	0
Black / African American	9,287	14,228	0
Asian	5,859	6,172	0
American Indian, Alaska Native	184	251	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	35	10	0
Hispanic	13,353	23,448	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	55,982	296,211	0
White	41,989	229,576	0
Black / African American	4,132	21,763	0
Asian	3,230	11,188	0
American Indian, Alaska Native	48	382	0
Pacific Islander	4	60	0
Hispanic	5,616	27,235	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	19,332	224,447	0
White	13,624	181,909	0
Black / African American	1,668	13,262	0
Asian	1,568	8,311	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	61	134	0
Pacific Islander	0	20	0
Hispanic	1,844	16,429	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The data suggests that as with general housing problems, Asian, Hispanic and Black/African American households have disproportionate rates of severe housing problems when compared to the state population as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The table below shows the distribution of housing cost burden among racial/ethnic groups by income category.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,627,451	480,190	411,262	30,758
White	1,351,995	358,714	290,388	18,147
Black / African American	71,933	35,879	35,470	3,306
Asian	77,594	22,707	21,259	4,156
American Indian, Alaska Native	1,395	684	910	47
Pacific Islander	368	85	83	0
Hispanic	98,952	52,798	53,876	4,217

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

Two groups among the Commonwealth's households experience cost burden at a higher rate than the general population - Black/African Americans and Hispanics. This is even more evident for households paying in excess of 50% of their income on housing costs.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Among households that earn less than 30% of AMI, Black/African American and Hispanic households are disproportionately affected by housing problems. This is also true for households in those two racial/ethnic groups in the 30% to 50% and 50% to 80% income categories.

If they have needs not identified above, what are those needs?

N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

While low-income residents reside in every city and town in the Commonwealth, areas of low-income concentration are primarily in Boston and other larger entitlement and Gateway Cities . The more rural, non-entitlement areas of the Commonwealth are less densely populated and less ethnically and racially diverse. The Commonwealth's larger entitlement and Gateway cities have more diverse populations.

Even though its population is becoming more diverse, Massachusetts ranks in the middle of the pack among states, both in the percent of population that is minority and in the percentage growth in the minority population between 2000 and 2010. It remains largely a non-Hispanic White state even though its largest city, Boston, and seven other municipalities are “majority minority,” where non-Hispanic Whites represent less than 50 percent of the population.

NA-35 Public Housing – (Optional)

Introduction

Public and subsidized housing represents a safety net for the many of the Commonwealth's most vulnerable low-income residents, and Massachusetts has been a national leader in the providing the resources to create and maintain that safety net. DHCD's public housing portfolio includes approximately 45,000 units of state-assisted public housing, far more than any other state in the nation. In fact, aside from Massachusetts, only Connecticut, Hawaii and Ohio have state-aided public housing. of the majority these public housing units were built more than 50 years ago, and over the past 12 years successive administrations have dramatically increased capital funding to address the deferred maintenance backlog. This housing portfolio, along with the additional federally-subsidized units, is managed by 233 Local Housing Authorities (LHAs), which have volunteer boards and in many cases part-time executive directors.

	Family	Elderly/Non-Elderly Disabled	Special Needs	Total
State-Aided	13,015	28,747	1,862	43,624
Sec 8 New Construction/Substantial Rehab	203	1,292	36	1,531
Total	13,218	30,039	1,898	45,155

Source: DHCD Capital Planning System (CPS), accessed 9/15/2020

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

DHCD does not operate or oversee a Federal Public Housing program, although Massachusetts has over 200 local housing authorities with both state and Federal public housing. The needs of tenants and applicants on the waiting lists for accessible units include both sensory and mobility impairments. Many existing tenants require transfers for the purposes of Reasonable Accommodation (for example, a person who lives in a second floor unit becoming increasingly mobility impaired), but units to meet their needs are not always immediately available due to the high occupancy of and need for public housing statewide. Approximately 5,500 of 179,000¹ applicants to the state online waitlist for public housing have requested a wheelchair accessible unit (3.1%), but only 1,140 out of approximately 42,000 elderly and family units are wheelchair accessible (2.7%²). DHCD is investing \$3-4 M annually to convert units to full accessibility, with the eventual goal of bringing family and elderly portfolio to 5% accessibility.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

In its capacity as a Housing Authority, DHCD currently has 100,709 families statewide on its waiting lists for Section 8 vouchers. DHCD maintains a centralized online waitlist for public housing; there are currently approximately 180,000 individual applicants on the waitlist, with approximately 4,000 unit vacancies a year. . The majority of families on the waiting list are extremely low income (below 30% of AMI). These families are severely rent-burdened on the private market, are forced to live with relatives/friends or in substandard conditions, or rely on a severely overcrowded Emergency Shelter system. The need is most acute in the area of family housing.

How do these needs compare to the housing needs of the population at large

Shortage of affordable housing is the most pressing housing issue in the more urban areas of our state. Additional production of both low and moderate-income units is critical to ease the pressures described above.

Discussion:

¹ CHAMP, accessed 10/5/2020

² CPS, Accessed 9/15/2020

No Massachusetts state agency administers federal public housing funds, but DHCD does oversee and fund a portfolio of approximately 45,000 state-aided public housing units that are owned and operated by 242 local housing authorities (LHAs)

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

As a result of the significant expansion of its emergency shelter system over the past two decades and its current focus on ending, rather than managing, homelessness, the Commonwealth's priority approaches to unmet homeless needs – for both families and individuals – are Prevention and Rapid Rehousing. DHCD typically currently provides 3,428 shelter beds for homeless individuals and approximately 3,600 emergency shelter placements units, including a small number of motels and hotels, for homeless families.

DHCD also implemented reforms to the Emergency Assistance (EA) system in an effort to reduce the reliance on the shelter as a response to housing instability while maintaining a solid safety net. The response combined targeting shelter to those truly in emergency situations with an increase in funding for prevention (using the Residential Assistance for Families in Transition [RAFT] program) and permanent housing (through the Massachusetts Residential Voucher Program [MRVP]).

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	12,203	9				

Persons in Households with Only Children	22	2				
Persons in Households with Only Adults	5439	820				
Chronically Homeless Individuals	1147	245				
Chronically Homeless Families	978	0				
Veterans	884	33				
Unaccompanied Child	418	62				
Persons with HIV	85	29				

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 22 - Homeless Needs Assessment

Data Source Comments: 2019 HUD HIC; PIT

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The most recent PIT data available indicate that the number of homeless persons average 18.495 on any given night across Massachusetts. Due to the extensive state funded shelter systems across Massachusetts, approximately 4% of our homeless population is unsheltered. Lack of affordable and low income housing continues to create barriers to housing stability for many households across Massachusetts and it has a direct impact on the number of days that persons experience homelessness. It is difficult for us to measure length of homelessness statewide since we do not have a state-wide HMIS. However, using publicly available information from each CoC's 2018 system performance measures, we have been able to calculate an average length of time homeless at 193 days (6.4 months). While a combination of federal and state funding has enabled us to provide re-housing services to hundreds of individuals and families every year, our shelter systems remain at capacity. DHCD remains committed to expanding the number of affordable and low income housing units and we continue to provide ongoing rental subsidies through state funded MRVP. However, we recognize that additional ongoing housing subsidies and more affordable housing remains a need for homeless persons across our jurisdiction.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The Massachusetts Plan to Prevent and End Homelessness among Veterans seeks to ensure all Massachusetts veterans will have a stable place to call home. The objectives of the plan are to reduce the number of homeless veterans in the Commonwealth by 1,000 (based on the annual Point in Time count) by the end of 2015 and to statistically end veteran homelessness in Massachusetts. The objectives will be achieved by four primary goals: Rehouse and stabilize veterans who become homeless by implementing a housing strategy; Ensure veterans most at risk of homelessness remain housed to prevent homelessness; Increase access to benefits and resources for veterans through greater intervention; and Align and integrate federal, state, and community resources to support veterans through effective partnerships. Each goal, focused on housing, prevention, intervention, and partnerships, is supported by a detailed action plan to accomplish the goal over time.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Racial and ethnicity data is only available for a small portion of the persons served with Emergency Solutions Grant funding in SFY14. This sampling is not necessarily representative of all homeless persons in Massachusetts. For those that data was reported to HUD, 62% of those served were reported to be white and 75% as not Hispanic. The second largest group of persons served were black or African American (32%). 3% reported multiple races and the remaining racial groups were less than 1% of the total persons served.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The Commonwealth's unsheltered homeless are served, primarily, via CoC and State funded outreach programs. Persons living under bridges, in parks and abandoned buildings and other places not meant for human habitation are offered access to shelter, medical services, mainstream resources, and, in some CoC's, access to housing first programming. Sheltered homeless families are served by the Commonwealth's Emergency Assistance program – a statewide sheltering system where people are provided with case management, housing search which includes individualized service planning and, upon the ending of their homelessness, stabilization services. The state also provides funding (including ESG funding) for emergency shelter responses for individuals.

Discussion:

The Commonwealth has adopted a comprehensive approach to family homelessness, and has engaged other state agencies, including HHS, in the effort: the strategy consists of preventing homelessness; establishing a strong safety net of shelters and services; rehousing families and linking them with support services in the community; and creating more permanent affordable housing.

The first priority is to prevent homelessness and help families avoid entering the shelter system. The RAFT, HomeBASE and MRVP programs are valuable tools in achieving this. Currently

While prevention and diversion are key, we also know that many families need the safety net of emergency shelter when they are facing a crisis and, fortunately, we have one of the most extensive networks in the country. When the family shelter system is at capacity, families are placed in hotels/motels across the state. Because this is both a hardship on the families and a burden to cities and towns, DHCD has expanded significantly its congregate shelter component, placed case managers in certain, targeted motel locations, and has worked closely with both the Department of Public Health and the Department of Children and Families to assist families sheltered in motels. Fortunately, the number of families in motels/hotels continues to decline.

The Commonwealth is also focused on creating new permanent housing for extremely low income families (those with income below 30% of area median income). To accomplish this, we are prioritizing projects for homeless families and are dedicating project-based vouchers to units for these families. These families exiting the shelter system often need support services to help them maintain their housing; this is where supportive housing is important.

In addition to the system of services that DHCD offers to families, the Commonwealth supports a network of 50 individual shelter providers, with approximately 3,070 beds, as well as service agencies that address the needs of an unaccompanied adult population. Individual shelter programs operate more independently than the family system as there is no eligibility requirement for access to shelter. Providers make beds available as needed on a nightly basis. In addition to the actual shelter beds, DHCD funds providers who offer health care, day programs, and food services.

Please note, data is not available broken out by rural areas.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	0
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	0
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	456
Area Prevalence (PLWH per population)	538
Number of new HIV cases reported last year	0

Table 23 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 24 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

With respect to HIV, individuals living with HIV/AIDS often experience a wide range of needs related to socioeconomic factors; medical conditions, care, and treatment; and behavioral health issues. Many people living with HIV in Massachusetts identify barriers to ongoing retention in HIV medical care and adherence to HIV treatment regimens which impact both individual health outcomes and also transmission and acquisition of infectious disease. Members of racial and ethnic minority populations, men who have sex with men, and people who inject drugs are disproportionately impacted by HIV in Massachusetts.

Examples of issues that may be connected to an HIV+ individual's need services may include advanced HIV disease, commencement of second- or third line antiretroviral therapy regimens, engagement in Directly Observed Therapy (DOT), active substance use or early recovery, recent discharge from

detoxification services, lack of health insurance, homelessness, recent incarcerations, complex adherence challenges, untreated and/or complex mental illness, trauma, recent HIV diagnosis, hepatitis C co-infection, lack of immigration documentation, domestic violence, very low income, and/or pregnancy. Clients may also be engaged in high intensity services based on health, financial, legal, or social service crises including but not limited to loss of income (including unfavorable social security determination or notice of overpayment), eviction, sudden change in health status, or recommencement of substance use after a period of sobriety (aka: relapse).

In addition to the challenge of affordability, many seniors have health issues that make living independently a challenge. Supportive housing is a key need for this population, as it is for other populations with disabilities. Especially vulnerable are those seniors age 75 and over who live by themselves. The state's elderly population continues to grow and the percent of the population over age 65 will rise to 18 percent by 2025, with the greatest increase occurring between 2010 and 2030. Because the incidence of disability increases with age, the demands of the "giant" baby boom generation are expected to strain the system. Traditionally, non-elderly people with disabilities have been among the most underserved populations in government housing programs. Until 1974, there were no specific building requirements for physical accessibility, and units typically were not designed or built to allow for accessibility. The few units that were available specifically for people with disabilities were intended for those with physical disabilities. The housing choices of people with other disabilities were limited to segregated housing such as group homes, hospitals and skilled nursing facilities. More recently efforts have been made at the state and federal level to expand housing options that meet individual needs and preferences such as mobile rental assistance programs, efforts that require careful coordination between housing and human services agencies

What are the housing and supportive service needs of these populations and how are these needs determined?

The Massachusetts HIV service system utilizes a closely-connected network of care and service providers to identify individuals living with HIV and to actively engage them into non-medical and medical services, including the HIV Drug Assistance Program, which enables low-income HIV+ individuals to access and maintain health insurance and HIV medications. Federal, State, Local, and private funding enables this network to survive and to adapt to housing and supportive service needs as they change MDPH-funded HIV/AIDS services are provided in a framework that is consistent with objectives articulated by the United States Interagency Council on Homelessness relative to integrating health care services with homeless assistance programs and housing.

Many HIV+ Massachusetts residents qualify for State funded HIV/AIDS services which are available for individuals with incomes under 500% FPL. These services include home-based, community-based, and clinic-based HIV/AIDS Medical Case Management; housing search and advocacy services; rental start-up, homelessness prevention, and utilities assistance services; home-delivered, congregate meals, and food bank packages; peer support; legal assistance; and correctional health reintegration services. HIV/AIDS Medical Case Management includes medical care coordination, social services coordination, housing

support, benefits access, substance use risk reduction, and sexual health promotion. The MDPH-funded service system ensures that hepatitis C and STI testing, HIV and STI partner services, and specialized risk reduction counseling is accessible to individuals living with HIV.

Securing and maintaining affordable and secure housing is an ongoing challenge for many Massachusetts residents. In recognition that residential stability is a critical part of maintaining engagement in medical care and health-related support services, all MDPH-funded HIV/AIDS medical case management providers are expected to help clients access and maintain affordable and secure housing. These providers conduct comprehensive bio-psychosocial assessments and reassessments to identify specific client needs and the acuity of these needs and then tailor services accordingly. Assessments address current housing status and percent of income spent on rent, housing safety and security, and client interest/need to relocate. Based on this information, providers either provide specialized Housing Search and Advocacy services directly or via an established coordination mechanism with another agency. Providers also ensure that clients have access to home-based service provision, as determined by established eligibility criteria such as disease progression, acute period of illness, history of lapses in care, history of chronic homelessness, active substance use; unstable mental health, lack of access to transportation, etc.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The following information is reproduced from the “Massachusetts HIV/AIDS Data Fact Sheet: The Massachusetts HIV/AIDS Epidemic at a Glance,” which includes HIV/AIDS Case Data reported to the Massachusetts Department of Public Health, HIV/AIDS Surveillance Program, as of 1/1/14.

As of December 31, 2013, a cumulative total of 32,345 individuals were diagnosed with HIV infection and reported in Massachusetts. Of these, 19,165 (59%) are currently living with HIV/AIDS. Vulnerable populations are disproportionately impacted, as indicated by the following data:

- The proportion of new HIV infection diagnoses among men who have sex with men (MSM) increased from 33% in 2003 to 46% in 2012.
- Persons with risk associated with injection drug use constitute approximately 19% of persons living with HIV/AIDS and half of all deaths among persons with HIV/AIDS.
- Black non-Hispanic and Hispanic/Latino populations are diagnosed with HIV infection at levels ten and seven times that of the white non-Hispanic populations, respectively.
- Of females diagnosed with HIV infection within the years 2010 to 2012, 54% were black non-Hispanic.

Discussion:

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

In the category of public facilities, neighborhood facilities such as community centers, senior centers, and facilities for youth and family services and assistance in removing architectural barriers to meet the federally mandated accessibility requirements under the Americans with Disabilities Act (ADA) represent the largest share of the requests.

How were these needs determined?

The process by which these needs were identified involved analysis of economic conditions and trends, with particular attention to the impacts on low- and moderate-income people and communities; input from community representatives and regional planning agencies in a series of listening sessions held across the state annually; and a review of recent CDBG funding requests.

Describe the jurisdiction's need for Public Improvements:

Community development needs and priorities vary by region and by size and type of community. State-of-the-art physical infrastructure contributes to the quality of life for existing residents and is a necessary ingredient for expanded business development. Investments in sewer, utility, and road improvements in downtown areas, neighborhoods, industrial zones and underdeveloped rural areas can have dramatic effects on local economies and a cumulative beneficial effect on the overall economy, but many communities do not have the financial capacity to make the necessary infrastructure improvements. Despite great advances over the last twenty years, many communities still have sidewalks and other infrastructure components that are not yet fully accessible and in compliance with the Americans with Disabilities Act. In addition to roads, sewers and other traditional infrastructure, the state's economic competitiveness requires 21st century technology and telecommunications infrastructure. Some areas of the Commonwealth, however, still rely on inadequate telecommunications systems with a particular lack of access to broadband internet services, which prevent them from attracting new technology and knowledge based businesses.

How were these needs determined?

The process by which these needs were identified involved analysis of economic conditions and trends, with particular attention to the impacts on low- and moderate-income people and communities; input from community representatives and regional planning agencies in a series of listening sessions held across the state annually; and a review of recent CDBG funding requests.

Describe the jurisdiction's need for Public Services:

Ongoing economic and social conditions heighten the need for financial support of broad-based social services.

In 2020, in the wake of the COVID-19 pandemic, public services needs have grown dramatically. The unemployment rate spiked as businesses closed and job losses mounted. Food insecurity, risk of homelessness and small business assistance have been identified as critical needs by local elected officials and community based organizations. Though the state and federal eviction moratoria have helped prevent homelessness, the state moratorium expires 10/17/20 and the Federal CDC's expires 12/31/20.

How were these needs determined?

The process by which the ongoing needs were identified involved analysis of economic conditions and trends, with particular attention to the impacts on low- and moderate-income people and communities; input from community representatives and regional planning agencies in a series of listening sessions held across the state annually; and a review of recent CDBG funding requests.

In addition, as the State agency responsible for oversight of the Community Services Block Grant, DHCD reviews the federally mandated Community Needs Assessments submitted by the 23 designated Community Action Agencies that receive CSBG allocations throughout the Massachusetts program. Those assessments are undertaken every three years, and provide valuable insight into the regional and statewide public/social service needs in the Commonwealth.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The data shows that 52% of all units in Massachusetts are one-unit detached structures, followed by 21% which are 2-4 unit structures. Structures with 5-19 units and 20 or more units each comprise 10% of the total number of residential units. The majority (74%) of homeowner units have 3 or more bedrooms, while the rental units are more varied - only 25% have 3 or more bedrooms, 32% have 1 bedroom and 38% have 2 bedrooms, while 5% are efficiency SRO units.

Massachusetts is and has been a high cost housing market, for both renters and homeowners. With its relatively older housing stock, Massachusetts is a costly state in which to maintain and operate housing. Housing prices and rents have increased to the point where housing costs as a share of income have increased sharply for a growing proportion of the region's households. The data shows that the median home value has increased by 88% between 2000 and 2011 and median rents have increased by 48% during the same time period.

Demand for affordable rental housing units in many locations throughout the country is at or near an all-time high. Recent research and analysis, including studies released by the Joint Center for Housing Studies at Harvard University, document the increasing rent burden experienced by the lowest income individuals and families and the growing gap between the demand for affordable rental units and the supply in various markets. Like other states, Massachusetts is affected by this problem. The rental markets in numerous cities and metropolitan areas in Massachusetts are highly stressed. In many locations, rents exceed pre-recession levels, and vacancy rates are at historic lows. In this environment, the importance of federal and state programs to support the production of new affordable rental housing cannot be overstated.

MA-10 Number of Housing Units – 91.310(a)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	1,474,897	52%
1-unit, attached structure	148,269	5%
2-4 units	596,266	21%
5-19 units	287,910	10%
20 or more units	295,922	10%
Mobile Home, boat, RV, van, etc	24,556	1%
Total	2,827,820	100%

Table 25 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	5,706	0%	54,108	6%
1 bedroom	58,286	4%	292,364	30%
2 bedrooms	335,805	21%	368,752	38%
3 or more bedrooms	1,183,870	75%	250,830	26%
Total	1,583,667	100%	966,054	100%

Table 26 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

80% of HOME funds are targeted to households at or below 60%AMI and 20% are target to households at or below 50% of AMI. CDBG funds are targeted to households at or below 80% AMI. 100% of HTF funds are targeted to households that are at or below 30% of AMI.

Rental Housing: A rental housing unit is considered to be an affordable housing unit if it is occupied by an extremely-low, very-low, or low -income household and bears a rent that is the lesser of the existing Section 8 Fair Market Rent for comparable units in the area or,30% of the adjusted income of a family whose income equals 65% of the median income for the area, except that HUD may establish income ceilings higher or lower than 65% of the median income because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Homeownership: Although this varies by program, housing that is for purchase (with or without rehabilitation) qualifies as affordable housing if it is purchased by an extremely-low, very-low, or low - income first-time homebuyer who will make the housing his or her principal residence and; has a sale

price that does not exceed the mortgage limit for the type of single family housing for the area under HUD's single family insuring authority under the National Housing Act. Housing that is to be rehabilitated, but is already owned by a family when assistance is provided, qualifies as affordable housing if the housing is occupied by an extremely-low, very-low, or low –income household which uses the house as its principal residence and; has a value, after rehabilitation, that does not exceed the mortgage limit for the type of single family housing for the area.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Much of the Commonwealth's stock of affordable housing units built in the 1960s, 1970s and 1980s are facing the elimination of restrictions requiring them to serve low-income residents due to the potential for owners to prepay their federally-subsidized mortgages, or opt out of their existing Section 8 rental subsidy contracts. In November 2009, M.G.L. Ch. 40T – An Act Preserving Publicly Assisted Affordable Housing was passed. This landmark legislation aims to help preserve existing privately-owned affordable housing in Massachusetts. The legislation establishes notification provisions for tenants, a right of first refusal for DHCD or its designee to purchase publicly assisted housing, and modest tenant protections for projects with affordability restrictions that terminate. Chapter 40T has helped to preserve affordability in communities across the state, ensuring that families are able to stay in their homes and neighborhoods. Since the passage of Chapter 40T, DHCD has used state resources to help preserve or extend affordability at 215 housing projects with more than 22,000 units.

Does the availability of housing units meet the needs of the population?

Insufficient resources to meet the growing gap between the cost of creating and maintaining decent housing and the incomes of very low income households is, of course, the primary obstacle. Building new housing has become increasingly more costly and challenging in Massachusetts, making it difficult for the private market to meet the needs even of moderate and middle income residents. Some of the obstacles to production are unique to affordable housing, but many apply to housing development generally. The factors affecting the state's performance on housing development and rehabilitation have to do with economic and fiscal considerations, resource allocation, the state's legal and regulatory framework, and public perception and attitudes. Specific barriers include: high construction costs, including the high labor costs; high cost and relative scarcity of land available for development, especially in the eastern part of the state, and the higher costs associated with building on the marginal sites that are available; limited infrastructure in many of the Commonwealth's communities and little incentive for improving roads, water and sewer systems; complex or redundant building codes and the way that they are applied; restrictive local zoning and land use controls and permitting processes; limited planning and organizational capacity at the local level. Half of the Commonwealth's 351 municipalities have fewer than 10,000 residents, and most of these have no professional planning or community development staff; and reluctance of communities to allow new residential development, especially affordable housing, because of concerns related to fiscal impact, property values and "community character." Under the state constitution and "Home Rule" legislation, Massachusetts's

municipalities have control over most land use decisions, and they are responsible for providing and paying for essential public services – including education – largely through the local property tax.

The ability of the State to eliminate, or even mitigate, some of these barriers is limited. For example, while materials cost roughly the same here as in other parts of the country, labor is considerably more expensive. DHCD recognizes that that expanding the supply of affordable housing is vital to the state's economic prosperity, and economic prosperity is what will boost the income and economic self-sufficiency of low income residents.

Describe the need for specific types of housing:

The pipeline of rental units currently in development is lengthy, and the need for the units is significant. Located in every region of the state, the rental units funded through DHCD serve many populations, including low- to moderate-income families; frail seniors; homeless individuals and families; persons with special needs; persons with disabilities; veterans; and others. These projects cover a wide range, from urban revitalization projects, to projects located near major transit, to projects located in some of the state's most rural communities.

The effort to evaluate the need for affordable rental units is complicated by the fact that there is no single Massachusetts housing market. Rather, there are hundreds of local housing markets, and they differ significantly from each other. The median home sales prices in the most affluent western suburbs of Boston exceed \$1,000,000, yet homebuyers in the more rural areas of the state can still find units priced below \$150,000. In addition, the effects of the seven-year foreclosure crisis continue to impact some communities far more than others.

Because of the disparate characteristics of various local housing markets, the best measures of affordable housing need in one market may not be the best measures in another. For example, some communities have relatively few residents with household incomes below 50% of area median income. But the average sales prices for homes in these communities may be above \$700,000, and there may be virtually no rental units available. So, while one indicator of need -- the number of poverty households -- may be low, another indicator -- average or median sales prices -- may be extremely high. It's important to note that a household at 200% of the Federal Poverty Guidelines will still be low-income and likely have severe housing needs based on affordability.

Discussion

MA-15 Cost of Housing – 91.310(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	357,600	333,100	(7%)
Median Contract Rent	849	966	14%

Table 27 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	201,349	20.9%
\$500-999	321,117	33.2%
\$1,000-1,499	260,465	27.0%
\$1,500-1,999	112,703	11.7%
\$2,000 or more	70,420	7.3%
Total	966,054	100.0%

Table 28 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	137,655	No Data
50% HAMFI	292,260	44,375
80% HAMFI	574,325	182,330
100% HAMFI	No Data	353,365
Total	1,004,240	580,070

Table 29 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	1,299	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 30 – Monthly Rent

Data Source Comments: HUD 2019 average FMR for 16 metro designations; HOME 2019

Is there sufficient housing for households at all income levels?

Insufficient resources to meet the growing gap between the cost of creating and maintaining decent housing and the incomes of very low income households is, of course, the primary obstacle. But building new housing has become increasingly more costly and challenging in Massachusetts, making it difficult for the private market to meet the needs even of moderate and middle income residents. Some of the obstacles to production are unique to affordable housing, but many apply to housing development generally. The factors affecting the state's performance on housing development and rehabilitation have to do with economic and fiscal considerations, resource allocation, the state's legal and regulatory framework, and public perception and attitudes. Specific barriers include: high construction costs, including the high labor costs; high cost and relative scarcity of land available for development, especially in the eastern part of the state, and the higher costs associated with building on the marginal sites that are available; limited infrastructure in many of the Commonwealth's communities and little incentive for improving roads, water and sewer systems; complex or redundant building codes and the way that they are applied; restrictive local zoning and land use controls and permitting processes; limited planning and organizational capacity at the local level. Half of the Commonwealth's 351 municipalities have fewer than 10,000 residents, and most of these have no professional planning or community development staff; and reluctance of communities to allow new residential development, especially affordable housing, because of concerns related to fiscal impact, property values and "community character." Under the state constitution and "Home Rule" legislation, Massachusetts's municipalities have control over most land use decisions, and they are responsible for providing and paying for essential public services – including education – largely through the local property tax.

The ability of the State to eliminate, or even mitigate, some of these barriers is limited. For example, while materials cost roughly the same here as in other parts of the country, labor is considerably more expensive. DHCD recognizes that that expanding the supply of affordable housing is vital to the state's economic prosperity, and economic prosperity is what will boost the income and economic self-sufficiency of low income residents.

How is affordability of housing likely to change considering changes to home values and/or rents?

As home values and rents continue to increase, the availability of affordable options decreases.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents are generally the lesser of 30 percent of the adjusted income of a family whose annual income equals 65 or 50 percent of the median income for the area, as defined by HUD and the fair market rent for existing housing for comparable units in the area, as established by HUD. Typically, area median rents are defined by particular income bands. In areas where the HOME rents are lower, the development budget may require additional subsidy for project feasibility.

Discussion

MA-20 Condition of Housing – 91.310(a)

Introduction:

Definitions

HUD requires participating jurisdictions to define the terms “standard condition,” “substandard condition” and “substandard condition, but suitable for rehabilitation.” For purposes of its consolidated planning, the Commonwealth considers units standard if they meet HUD’s Section 8 quality standards. Consistent with the Census Bureau definition, units are deemed to be substandard if they lack complete plumbing and/or kitchen facilities.

The category “substandard, but suitable for rehabilitation,” includes units that would not currently meet Section 8 standards, but could be brought into compliance with local codes for less than replacement cost. Such units might have functional obsolescence, moderate structural damage, inadequate or inefficient heating systems, septic problems, and the like. They may also lack energy conserving features such as insulation or storm windows, and/or contain lead paint. Because of the age of much of the existing housing stock, the severity of New England winters, and the number of communities that rely in whole, or in part, on onsite septic systems for wastewater treatment, a conservative estimate of the number of units in this category would be four times the number of substandard units.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	459,721	29%	434,113	45%
With two selected Conditions	7,349	0%	24,585	3%
With three selected Conditions	744	0%	2,636	0%
With four selected Conditions	2	0%	81	0%
No selected Conditions	1,115,851	70%	504,639	52%
Total	1,583,667	99%	966,054	100%

Table 31 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	141,329	9%	74,337	8%
1980-1999	330,964	21%	135,956	14%
1950-1979	564,243	36%	297,780	31%
Before 1950	547,131	35%	457,981	47%
Total	1,583,667	101%	966,054	100%

Table 32 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,111,374	70%	755,761	78%
Housing Units build before 1980 with children present	100,595	6%	67,810	7%

Table 33 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 34 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

DHCD relies on the expertise of those administering its housing rehabilitation programs at the local level to estimate and prioritize housing rehabilitation needs. 70% of the units in Massachusetts were built before 1978. The need for owner and renter rehabilitation will continue to increase as the housing stock ages. There are a number of deleading financial assistance programs available to Massachusetts residents, including the Massachusetts lead paint removal tax credit, low cost financing available to owners of 1-4 family properties through the Get the Lead Out program, the Home Improvement Loan Program, and other local programs offered through public agencies and local lenders.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The Massachusetts Department of Public Health (MDPH) Childhood Lead Poisoning Prevention Program (MACLPPP) is the lead agency for educating the public about the risks of lead and for ensuring that affected children receive appropriate intervention. The program's actions closely follow or exceed requirements in the HUD Lead-Safe Rule. Massachusetts lead regulation (105 CMR 460.050) requires that all children be tested for blood lead between the ages of 9 and 12 months, and again at ages 2 and 3. All children living in a high-risk community should be tested again at age 4. High-risk communities for childhood lead poisoning are defined as those with a 5-year incidence rate of confirmed $\geq 10 \mu\text{g/dL}$ cases that is above the state 5-year incidence rate after adjusting for low to moderate income and old

housing stock. The MACLPPP High Risk Community Incidence Rate Statistics 2014-2018 Calendar Year Data report identifies 17 high-risk communities in the Commonwealth of Massachusetts, wherein 81% of the housing units were built before 1978 and 36% of households live with incomes at or below 200% of the poverty level, as reported by the 2013-2017 American Community Survey (households of low to moderate income, annual income of approximately \$45,000). According to the MACLPPP Screening Prevalence and Statistics Calendar Year 2018 Data report, 1.3% of children screened had a confirmed blood lead level greater than or equal to the CDC reference level of 5 µg/dL. The Commonwealth will continue its implementation of the Massachusetts Lead Law and the HUD Lead-Safe Rule, targeting high-risk communities. Although the Commonwealth has continued to address lead based paint, the fact that 70% of the housing stock was built prior to 1978 indicates that many units still contain lead based paint.

Discussion:

MA-25 Public and Assisted Housing – (Optional)

Introduction:

Totals Number of Units

Program	Sum of # Dwelling Units	Accessible
Family	13,218	246
Elderly	30,039	916
Special Needs	1,898	715
Grand Total	45,155	1,877

Public Housing Units: CPS, accessed 10/5/2020

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	1,068		19,405	795	18,610	1,051	0	626
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

DHCD's public housing portfolio includes approximately 45,000 units of state-assisted public housing, far more than any other state in the nation. In fact, only Connecticut, Hawaii and Ohio have state public housing. of the majority these public housing units were built more than 50 years ago. This housing portfolio, along with the additional federally-subsidized units, is managed by 233 Local Housing Authorities (LHAs), which have volunteer boards and many have part-time executive directors.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

Within the last five years, we have implemented major administrative reforms to enhance the transparency and accountability of the LHAs. Chapter 235, “An Act Relative to Local Housing Authorities,” was passed in 2014 and is currently being implemented by the Baker-Polito Administration. Building on recent reforms, this legislation further strengthened the governance structure of the housing authorities and significantly increases the transparency among LHAs, provides the Department with the tools necessary to monitor operations of LHAs and hold them accountable, increases efficiencies and economies of scale for delivery of services to tenants, increases staffing and assistance in the field, and provides incentives for LHAs to implement creative and innovative practices to improve the lives of residents.

DHCD has implemented most of the provisions included in Chapter 235; including establishing an annual Performance Management Review (PMR) , annual “agreed upon procedures” (“Skinny Audit” for financial review, oversight and approval of Executive Director salaries, and implementation of Regional Capital Assistance Team program to support small LHAs. Performance-based monitoring provides a uniform assessment standard for evaluating housing authority operations. The monitoring program and assessment standards will enable DHCD to identify LHAs that are failing to meet the minimum standards and to develop and implement corrective action plans and targeted assistance by DHCD to improve performance to a satisfactory level.

DHCD has also, pursuant to the Public Housing Reform Act, developed the Common Housing Application for Massachusetts Public Housing (CHAMP), a centralized, online waitlist for state-aided public housing. Rolled out to applicants in April, 2019, this system allows applicants to apply for housing at any of 232 LHAs with state-aided public housing. LHAs and applicants can upload documents. Additionally, CHAMP allows greater transparency and oversight of tenant selection.

DHCD has also made substantial investments in the physical condition of public housing. In addition to increasing funding allocated by formula to each LHA in the FY23 capital planning year to \$55 M, in recent years DHCD has awarded funds through several competitive funding rounds. Noteworthy capital programs include

Partnership to Expand Housing Opportunities – funding for Mixed-Income Redevelopment of state-aided public housing.

Gateway City Neighborhood Revitalization – Large capital grants to rehabilitate family developments in gateway cities in coordination with city economic development efforts. Four projects awarded \$29.6 M in Summer 2020.

Modernizing Public Housing and Supporting Elders Initiative (MODPHASE) - Rehabilitation of elderly developments leverage service commitments. 11 projects awarded over \$45 M across two rounds in January 2017 and December 2019. **Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

The Baker-Polito administration views stable housing as a platform for working families to achieve greater prosperity. To that end, we have rolled out several programs to foster economic mobility for public housing residents. The “A Better Life” program pilots work requirements coupled with intensive wrap around services for state-aided public housing residents. The intention is to create opportunities for families to move through the public housing system more quickly so that we can serve more families. DHCD has awarded funds to three ABL LHAs and modeled the program on an existing program at Worcester Housing Authority. DHCD released awarded funds to 5 LHAs and 3 RAAs for a Self Sufficiency Program, modeled on the federal Family Self Sufficiency program

Discussion:

MA-30 Homeless Facilities – 91.310(b)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	12,268	0	876	4,128	0
Households with Only Adults	4,461	931	1,385	8,414	0
Chronically Homeless Households	0	0	0	7,424	0
Veterans	533	0	670	4,030	0
Unaccompanied Youth	166	0	147	137	0

Table 36 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

As one aspect of its Social Innovation Financing Initiative, Massachusetts has opted to target chronically homeless individuals who are frequent users of services, often on an emergency basis. Under this demonstration program, homeless shelters will do proactive outreach to the target population, and work with them to place them in permanent housing with intensive case management to ensure that they get the services they need, thereby preventing hospitalizations or other medical emergencies. The demonstration program is an extension of the nationally recognized Home and Healthy for Good program, a “housing first” model that the Massachusetts Housing and Shelter Alliance has run with DHCD funding since 2006. DHCD will be closely monitoring this pilot to determine the implications for providing outreach, triage, and assessment services to the broader chronically homeless individual population across the state. The Commonwealth established several working groups focusing on specific populations at high risk or becoming homeless, including youth, veterans, and inmates being released by the Department of Corrections. The Youth Working Group focused on single, unaccompanied youth. In addition, The Massachusetts Plan to Prevent and End Homelessness among Veterans seeks to ensure all Massachusetts veterans will have a stable place to call home. The objectives of the plan are to reduce the number of homeless veterans in the Commonwealth by 1,000 (based on the annual Point in Time count) by the end of 2015 and to statistically end veteran homelessness in Massachusetts. The objectives will be achieved by four primary goals: Rehouse and stabilize veterans who become homeless by implementing a housing strategy; Ensure veterans most at risk of homelessness remain housed to prevent homelessness; Increase access to benefits and resources for veterans through greater intervention; and Align and integrate federal, state, and community resources to support veterans through effective partnerships. Each goal, focused on housing, prevention, intervention, and partnerships, is supported by a detailed action plan to accomplish the goal over time. The Commission on Unaccompanied Youth, the Interagency Supportive Housing Working Group, the Money Follows the Person Initiative, and DMH/DDS wraparound services also complement programs/services for homeless persons and families.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Bridge Over Troubled Waters

DIAL/SELF Youth & Comm Svs

LUK, Inc.

New Pathways Emergency Shelter for Teens

Brookline Community MH Ctr

Safety Zone

NE Ctr for Homeless Veterans

Action Emergency Shelter

Barton's Crossing Shelter

Betty's Place

Bristol Lodge Shelter

Cambridge Multi Service

CASPAR Emergency Ctr

College Ave. Adult Shelter

Craig's Place

Daybreak

Mitch's Place

Father Bill's Place

First Church Shelter

First Step Inn

Friends of the Homeless

Friendship Ctr Women's Shelter

Gr. Worcester Housing Connection

Grove St Inn

Harvard Sq. Homeless Shelter

Heading Home Shelter

Interfaith Shelter

Kingston House

Lifebridge

Long Island Shelter

Lowell Trans Living Ctr

Lynn Emergency Shelter

Mainspring House

Noah Shelter

Our Father's House

Pilgrim Church Shelter

Pine St Inn

Queen of Peace

River House

Roland's House

Rosie's Place

Salvation Army

Samaritan House

Samaritan Inn

Sancta Maria House

Shadows

Shattuck Shelter

Sr Rosie's

Springfield Rescue Mission

St Francis & St Therese Catholic Worker House

St. Patrick's Shelter

Turning Point

Wells St Shelter

Woods Mullen Shelter

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

DPH provides funding for organizations to provide home-based HIV medical case management to individuals in need of supportive housing, both in congregate and scattered site settings. DPH also funds housing search and advocacy services for individuals living with HIV; these services are available to any eligible HIV+ person in the Commonwealth, including individuals returning from mental and physical health institutions.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

Table 37 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

In December 2012, DHCD set a goal of creating 1,000 new units of supportive housing across the Commonwealth by December 2015. To reach this goal, 18 state agencies signed a memorandum of understanding partnering to improve existing processes, make recommendations for new, collaborative efforts and develop a long-range action plan to meet the need for supportive housing among the Commonwealth's residents. Supportive housing helps individuals and families that are homeless or facing homelessness, institutionalized or at-risk of institutionalization, people with disabilities and the elderly. Additionally, the agencies continue to assess the extent of public cost-savings generated as a result of providing permanent supportive housing and will recommend strategic reinvestments. This goal was met in the Spring of 2014 through the use of project-based vouchers from the MA Rental Voucher Program (MRVP), Veterans Affairs Supportive Housing (VASH) vouchers, the Housing Preservation and Stabilization Trust Fund, and state bond funds.

In addition to providing housing for families, supportive housing, which is operated in conjunction with a network of non-profit agencies across the Commonwealth, includes services such as childcare, access to job training, mental-health care and other opportunities that give participants a hand up towards stability and success.

Additionally, the MassHealth operates the Money Follows the Person (MFP) Demonstration program. MFP is a voluntary program that helps elders and people with disabilities who want to move from facility-based care back to the community. MFP provides an array of “Demonstration” services including case management, assistive technology, orientation and mobility, and transitional assistance services designed to help individuals transition from nursing facilities and other long-stay hospital settings to the community.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Working with the Executive Office of Health and Human Services (EOHHS), the DHCD has been involved in the Community First initiative and other efforts to increase housing opportunities and quality of life for persons with disabilities. In its work with EOHHS, its commissions, and various advocacy groups, DHCD has identified potential design approaches in new construction, adaptive re-use, and preservation projects that will increase opportunities for persons with disabilities. These include the application of the principles of universal design and visibility. The Department will work with the development community during 2015 to implement these approaches. At the same time, DHCD encourages developers to include within their projects more units for persons with disabilities than are required by various federal and state statutes.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Insufficient resources to meet the growing gap between the cost of creating and maintaining decent housing and the incomes of very low income households is, of course, the primary obstacle. But building new housing has become increasingly more costly and challenging in Massachusetts, making it difficult for the private market to meet the needs even of moderate and middle income residents. Some of the obstacles to production are unique to affordable housing, but many apply to housing development generally. The factors affecting the state's performance on housing development and rehabilitation have to do with economic and fiscal considerations, resource allocation, the state's legal and regulatory framework, and public perception and attitudes. Specific barriers include: high construction costs, including the high labor costs; high cost and relative scarcity of land available for development, especially in the eastern part of the state, and the higher costs associated with building on the marginal sites that are available; limited infrastructure in many of the Commonwealth's communities and little incentive for improving roads, water and sewer systems; complex or redundant building codes and the way that they are applied; restrictive local zoning and land use controls and permitting processes; limited planning and organizational capacity at the local level. Half of the Commonwealth's 351 municipalities have fewer than 10,000 residents, and most of these have no professional planning or community development staff; and reluctance of communities to allow new residential development, especially affordable housing, because of concerns related to fiscal impact, property values and "community character." Under the state constitution and "Home Rule" legislation, Massachusetts's municipalities have control over most land use decisions, and they are responsible for providing and paying for essential public services – including education – largely through the local property tax.

The ability of the State to eliminate, or even mitigate, some of these barriers is limited. For example, while materials cost roughly the same here as in other parts of the country, labor is considerably more expensive. DHCD recognizes that that expanding the supply of affordable housing is vital to the state's economic prosperity, and economic prosperity is what will boost the income and economic self-sufficiency of low income residents.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	4,989	0	0	0	0
Arts, Entertainment, Accommodations	167,270	0	11	0	-11
Construction	78,969	0	5	0	-5
Education and Health Care Services	362,031	0	24	0	-24
Finance, Insurance, and Real Estate	115,109	0	8	0	-8
Information	50,056	0	3	0	-3
Manufacturing	144,265	0	10	0	-10
Other Services	60,443	0	4	0	-4
Professional, Scientific, Management Services	197,344	0	13	0	-13
Public Administration	0	0	0	0	0
Retail Trade	193,735	0	13	0	-13
Transportation and Warehousing	41,312	0	3	0	-3
Wholesale Trade	72,945	0	5	0	-5
Total	1,488,468	0	--	--	--

Table 38- Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	3,773,721
Civilian Employed Population 16 years and over	3,570,257
Unemployment Rate	0.00
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 39 - Labor Force

Data Source Comments: 2018: ACS 5-Year estimates, DP03;

Occupations by Sector	Number of People
Management, business and financial	1,643,529
Farming, fisheries and forestry occupations	14,765
Service	624,434
Sales and office	726,280
Construction, extraction, maintenance and repair	241,808
Production, transportation and material moving	334,206

Table 40 – Occupations by Sector

Data Source Comments: 2018: ACS 5-Year estimates, DP03

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	1,798,094	54%
30-59 Minutes	1,100,290	33%
60 or More Minutes	425,805	13%
Total	3,324,189	100%

Table 41 - Travel Time

Data Source Comments: 2018: ACS 5 Year estimates, B08303

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	158,385	17,476	114,938

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	592,489	41,624	193,686
Some college or Associate's degree	680,710	35,302	157,252
Bachelor's degree or higher	1,440,399	39,869	194,467

Table 42 - Educational Attainment by Employment Status

Data Source Comments: 2018: ACS 5 Year estimates, B23006

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	8,263	0	0	0	0
9th to 12th grade, no diploma	65,450	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

Table 43 - Educational Attainment by Age

Data Source Comments: 2018: ACS 5 Year estimates, B15001

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 44 – Median Earnings in the Past 12 Months

Data Source Comments: 2018: ACS 5 Year estimates, B20004

Based on the Business Activity table above, what are the major employment sectors within the state?

According to the data above, the major employment sectors are Manufacturing/Production, Construction, Business and Financial, Sales and Office and Transportation. Education and Health Care are also major employment sectors.

Describe the workforce and infrastructure needs of business in the state.

The decline of traditional manufacturing and the rise of the knowledge economy have disconnected many of the state's regions and their cities from the manufacturing export-income and investment that was the life-blood of a thriving economy. The stark result has been lower incomes, less job growth and fewer opportunities in many of the state's regions compared to Greater Boston. Leveraging the state's assets to bring prosperity to every region is a theme echoed across the state by community development directors and businesses. The Commonwealth promotes vibrant regional economies by building on the various regions' existing assets. Massachusetts has a strong competitive advantage in its leading industries and unparalleled workforce; the key to rebuilding a strong statewide economy is effectively leveraging all of the state's assets in a framework for regional reinvention and renewal.

Four sectors have been the engine of job growth in Massachusetts: (1) Professional, Scientific and Business Services; (2) Trade, Transportation & Utilities; (3) Education & Health Services; and (4) Leisure & Hospitality sectors. Massachusetts is well positioned to continue to grow jobs in the sectors that are driven by innovation and knowledge. The state suffers from an older infrastructure in many areas, requiring expensive upgrades to help us maintain our economic competitiveness. Many roads and bridges are in need of repair, cities and towns have aging sewer systems, and Greater Boston's mass transit system (the MBTA) urgently needs capital investment.

State-of-the-art physical infrastructure contributes to the quality of life for existing residents and is a necessary ingredient for expanded business development. Investments in sewer, utility, and road improvements in downtown areas, neighborhoods, industrial zones and underdeveloped rural areas can have dramatic effects on local economies and a cumulative beneficial effect on the overall economy, but many communities do not have the financial capacity to make the necessary infrastructure improvements. While there are several state funding programs that can be used for infrastructure improvements, the need outweighs the available funding. Communities look to CDBG funding to supplement these other resources. At the same time, despite great advances over the last twenty years, many communities still have sidewalks and other infrastructure components that are not yet fully accessible and in compliance with the Americans with Disabilities Act. In addition to roads, sewers and other traditional infrastructure, the state's economic competitiveness requires 21st century technology and telecommunications infrastructure. Some areas of the Commonwealth, however, still rely on inadequate telecommunications systems with a particular lack of access to broadband internet services, which prevent them from attracting new technology and knowledge based businesses.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In the wake of the Coronavirus pandemic unemployment in Massachusetts spiked to 17.7% in June 2020. Though it since declined to 9.6% in September, it is still approximately three times the pre-COVID

rate. Federal, state and local resources have been made available to assist small and large businesses, and unemployed, and continued efforts will be required to prevent long term economic harm, especially for those unable to make rent or mortgage payments.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

The labor market continues to concentrate jobs in occupations that require technical skill and some post-secondary education beyond a high school diploma. There is an education and skill gap for a significant portion of our unemployment insurance claimants and for many of our long-term unemployed. The Commonwealth faces the challenge of retooling the skills of a large number of unemployed individuals for growing occupations that require technical skills and credentials.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

A top priority is to strengthen the connection between the Massachusetts workforce system, our public education system, and economic development agencies to ensure that the state has programs and pathways that are well-aligned with industry skill demand and economic opportunity for lower-skilled workers. Strategies include increased training for high-demand occupations and use of apprenticeship programs. These efforts will support the broader community development goals of the Consolidated Plan, especially in Gateway Cities.

Describe any other state efforts to support economic growth.

The state conducted listening sessions in Fall of 2019 with stakeholders statewide in order to create a comprehensive economic development strategy (including but not limited to housing production).

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For the population at large, housing needs fall into three categories: affordability, adequacy and access. The extent of these housing problems varies by location, household type, and race/ethnicity, but affordability is the major challenge across the board. Despite the age of the Commonwealth's housing stock, a relatively small share of the inventory is substandard under the HUD definition of "lacking complete kitchen facilities or plumbing." Typically, households experiencing such conditions, and/or overcrowding, also experience cost burdens. HUD considers households to have "worst case" needs if they live in severely substandard, or overcrowded, conditions and/or experience severe cost burdens. Concentration is defined as areas that exhibit higher-than-average housing problem indicators.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

What are the characteristics of the market in these areas/neighborhoods?

Since the areas of racial, ethnic and income concentrations are located throughout the state, it is difficult to generalize conditions within them. However, typical urban housing market conditions include lower home values, older housing stock, and housing quality issues. Typical rural housing market conditions can include a lack of housing type (not as many multi-family units), lower home values and prices, and issues with housing quality. Outside of Boston, a high percentage of the housing stock is 1-4 unit, owner-occupied dwellings and therefore most of stock is neither accessible, nor readily adaptable, for persons with disabilities.

Are there any community assets in these areas/neighborhoods?

Since this is the State Program, our funding and programs are awarded competitively throughout the Commonwealth. Community assets and opportunities are analyzed at the local level and are often discussed within competitive applications.

Are there other strategic opportunities in any of these areas?

The Commonwealth has developed two state funded programs to target communities and neighborhoods hit particularly hard by foreclosure and abandonment. The Liabilities to Assets (LTA) program and Gateway Cities Housing Rehabilitation (GHRP) program are administered by DHCD. LTA uses eminent domain to return properties to productive status, with the properties moving into ownership first by community development corporations, then made available to first time income-

eligible buyers. GHRP provides rehab assistance to targeted properties in cities meeting specific criteria for income, population and educational status.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Access to quality, affordable broadband service is critically important for low-and-moderate income households and neighborhoods. Broadband internet service is more important than ever in the face of the pandemic as many individuals and families are participating remotely in day-to-day activities, such as school, work, telehealth, and other important activities, like online banking. In May 2016, the Baker-Polito Administration introduced a new framework to accelerate implementation of broadband projects in unserved or underserved communities in the state through a more flexible, community-based approach. While approximately 97% of Massachusetts households now have physical access to a wired broadband connection, many households do not have functional access to broadband due to affordability or other reasons. Massachusetts has found a correlation between income and broadband subscription rates, meaning that affordability in many cases can be an impediment to low- and moderate-income households taking and retaining broadband service.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Generally speaking, increased competition is good for broadband internet service. Massachusetts is making steady progress in its goal of extending broadband service to all areas of the Commonwealth. Still, in many Massachusetts communities, we find that there is a lack of reliable, wired broadband competition. This lack of competition can exacerbate the affordability concerns mentioned above and may have an impact on quality of service and other issues, such as billing and termination practices.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Department of Housing and Community Development (DHCD) Vulnerability Assessment Report provides a summary of the vulnerability assessment completed by DHCD using the State Agency Vulnerability Assessment Survey Tool, which was developed as part of the 2018 Massachusetts State Hazard Mitigation and Climate Adaptation Plan. This self-assessment was completed to help identify agency vulnerabilities to climate change and natural hazards and provides the basis for the development of agency-specific priority actions to strengthen resilience and preparedness to climate change and extreme events.

Primary Climate Driver	Natural Hazard	Related Climate Change Impacts
Sea Level Rise and Storm Surge	Coastal Flooding (including daily tidal flooding from sea level rise)	Beach erosion, marsh migration, inundation of coastal and marine ecosystems, elimination of wetlands
	Hurricanes/ Tropical Storms	
	Nor'easter	
	Coastal Erosion	
Precipitation	Extreme Precipitation	Flash flooding, urban flooding, public health impacts from mold, worsened indoor air quality, vector-borne diseases from stagnant water
	Inland/Riverine Flooding	
	Severe Winter Storm	
	Ice Storms	
	Landslide	
	Dam Failure	
Temperature	Increase in Average Summer Temperature	Shifting in seasons (longer summer, early spring including earlier timing of spring peak flow), increase in length of growing season, increase of invasive species, frequent energy brown-outs from higher energy demands, public health impacts from high

		heat exposure, poor outdoor air quality
	Extreme Temperatures/Heat Waves	
	Drought	
	Wildfires	
Other Extreme Events	Tornadoes	Damage to property, infrastructure, and loss of life
	Tsunami	
	Earthquake	

DHCD's Division of Public Housing also contracted with New Ecology Inc. for a comprehensive study of the vulnerability of the state-aided public housing portfolio to climate change, focusing on extreme heat, sea level rise and storm surge, and extreme precipitation and inland flooding. This study identified about 20 developments as being at most risk of coastal flooding, with almost all developments expected to suffer more episodes of extreme heat. Very few developments have air conditioning aside from tenant-provided window units.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Most assets have a low exposure to the hazards and minimal disruption. Medium exposure during a Nor'easter, severe winter storms, ice storms, increase in average summer temperatures, and extreme temperatures/heat waves for weatherization and critical populations.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section summarizes what DHCD and its partner agencies and organizations hope to accomplish over the next five years toward the goal of providing decent housing, a suitable living environment, and expanded economic opportunity for low income residents. It identifies the strategies and resources with which the Commonwealth intends to achieve its objectives and how it will measure success. The strategic plan focuses on four major program areas: affordable housing, homelessness, special needs, and community development. For each, priority needs have been identified, consistent with HUD guidelines; the objectives and strategies respond to those needs.

The Commonwealth uses the consolidated planning process to re-evaluate its housing and community development program in its entirety. The funding the state expects to receive annually over the next five years from the four HUD programs is just one piece, albeit a crucial one, of an overall investment of more than \$1 billion each year for housing production, preservation, rental assistance, anti-poverty programs, and economic development initiatives and public facilities and infrastructure. The state's housing needs cut across a wide range of incomes and household types. The type of funding a particular project or initiative receives depends in part on the extent to which it aligns with federal and state requirements. Consistent with HUD mandate, the overwhelming majority of its funding directly benefits low income families and individuals.

The Strategic Plan describes *generally* how the state will allocate the resources it expects to have available during the period covered by the plan, including – but not limited to – the Con Plan programs (CDBG; HOME, ESG; and HOPWA). Details on these four programs are provided in the Action Plan.

In its execution of the plan, DHCD and its partner agencies will be guided by the following fundamental principles:

- Build upon the existing assets of the state's diverse regions;
- Promote sustainable development;
- Improve the capacity of community based organizations and local government;
- Remove barriers to affordable housing development; and
- Forge partnerships with municipalities and regional institutions.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 45 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Each program year, the Massachusetts's CDBG Program identifies certain communities to be Mini-Entitlement communities if they meet specific criteria pertaining to a variety of socio-economic demographic factors. Details about the specific factors are outlined in each year's Action Plan. This program helps larger non-entitlement urban communities with the highest needs improve conditions for their low- and moderate-income residents through comprehensive planning and predictable funding. These communities are required to approach CDBG projects in a coordinated and integrated manner and to target their CDBG funds to a particular identified neighborhood or target area. For the balance of the CDBG program, MA does not specifically identify any target areas within its boundaries but encourages applicants to focus activities in target areas identified by the applicant communities as having a greater level of need.

DHCD competitively awards HOME funds in those areas of the Commonwealth that do not receive HOME funds as a result of entitlement community or HOME consortium designation. DHCD will competitively award HOME funds for rental development projects in entitlement communities that provide a match for DHCD administered HOME funds. DHCD's HOME program encourages geographic diversity and each contingently funded project demonstrates marketability prior to the HOME funding commitment.

Massachusetts will utilize ESG funding to support shelter capacity at shelters across the state.

Massachusetts utilizes its HOPWA resources to support the provision of Housing Information Services primarily in Greater Boston and the Northeast part of the State.

Massachusetts will utilize HTF funding to support the development and rehabilitation of service-enriched rental housing for very low income and extremely low income families and individuals across the Commonwealth.

DHCD competitively awards HOME funds in those areas of the Commonwealth that do not receive HOME funds as a result of entitlement community or HOME consortium designation. DHCD will

competitively award HOME funds for rental development projects in entitlement communities that provide a match for DHCD administered HOME funds.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 46 – Priority Needs Summary

1	Priority Need Name	Community development and local priorities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Promote Strong Sustainable Communities
	Description	Community development needs and priorities vary by region and by size and type of community. Through competitive funding rounds, local communities define specific needs, including but not limited to the need to upgrade aging infrastructure for the twenty-first century; the challenge of unemployment and a jobs/skills mismatch; impact of strained municipal budgets; the challenge of ensuring that economic prosperity is shared by all geographic regions and all demographic and income groups; and the need to assure that economic growth translates into a high quality of life for all residents.
	Basis for Relative Priority	Based on community development needs and past funding requests, demand remains high for community development activities that improve the lives of low- to moderate-income households and the communities in which they live.
2	Priority Need Name	Rehabilitation of existing units
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Promote Strong Sustainable Communities Access to housing opportunities
	Description	Rehabilitation of existing homeownership and rental units.
	Basis for Relative Priority	Based on housing and community development needs, and past funding requests, demand remains high for housing rehabilitation.
3	Priority Need Name	Production of new rental units
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Promote Strong Sustainable Communities Preserve and create affordable rental housing Access to housing opportunities
	Description	Production of affordable rental units to meet demand.
	Basis for Relative Priority	Based on housing needs and demand for increased rental housing opportunities.
	4 Priority Need Name	Preservation of affordable rental housing
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Promote Strong Sustainable Communities Preserve and create affordable rental housing Access to housing opportunities
	Description	Preservation of housing that is currently affordable.
	Basis for Relative Priority	Based on housing need and demand for affordable housing.
5	Priority Need Name	Homelessness Prevention and Rehousing
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Promote Strong Sustainable Communities Preserve and create affordable rental housing Reduce homelessness Access to housing opportunities
	Description	Prevention of homelessness, including diversion from shelter, and rehousing of homeless families and individuals currently in shelter.
	Basis for Relative Priority	Based on need and number of homeless families currently in shelter and overflow shelter system.
6	Priority Need Name	Homeownership
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children
	Geographic Areas Affected	

	Associated Goals	Promote Strong Sustainable Communities Access to housing opportunities
	Description	Production of homeownership units and homeownership assistance.
	Basis for Relative Priority	Based on need and demand.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	ESG funding will be used to help rapidly re-house literally homeless households and prevent homelessness for households that are at immediate risk of homelessness due to eviction. Typically, ESG programs funded through DHCD provide security deposits, last month's rent, and rental arrears to households that are moving into some form of subsidized housing. Short and medium term rental assistance is provided in some cases where subsidized or affordable housing is unavailable and the participants housing stabilization plan demonstrates that ongoing assistance is necessary to truly stabilize the household and prevent future homelessness. The current rental market across Massachusetts consists of many properties that are above FMR. Due to ESG guidelines, many households that could benefit from immediate re-housing assistance experience longer periods of homelessness as they look for units that meet HUD FMR standards.
New Unit Production	HOME, HTF, and CDBG funding is used to expand the supply and availability of safe, decent, affordable and accessible housing for extremely low, low and moderate income households through a statewide network of public and private partnerships where market conditions identify a need.
Rehabilitation	CDBG and HTF funds are used to expand the supply and availability of safe, decent, affordable and accessible housing for extremely low, low and moderate income households through a statewide network of public and private partnerships where market conditions identify a need.
Acquisition, including preservation	HOME, HTF, and CDBG funding is used to expand the supply and availability of safe, decent, affordable and accessible housing for extremely low, low and moderate income households through a statewide network of public and private partnerships where market conditions identify a need.

Table 47 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	34,656,458	50,000	250,000	34,956,458	138,625,832	Provide community development assistance to non-entitlement communities, targeting for greatest impact with greatest low and moderate income need

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	9,776,732	0	0	9,776,732	44,000,000	HOME Program Income (PI) is indeterminable, as our rental loans are largely deferred payment loans. HOME PI collected during program year 2019 is being referenced in a 2019 Action Plan amendment.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	334,158	0	0	334,158	1,336,632	
ESG	public - federal		\$4,777,475 - FY20; \$16,474,052 – ESG CV1; \$27,939,981 – ESG CV2;			4,777,475	\$49,191,508	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	7,039,756	0	2,500,000	9,539,756	17,000,000	

Table 48 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

DHCD will match CDBG funding dollar for dollar, after the first \$100,000 in federal funding. Local CDBG administrators often leverage funds from other housing programs, such as federal weatherization funding, and often provide in-kind service. For the CDBG program, bonus points are available if an applicant demonstrates that non CDBG-funded projects consistent with the community's Community Development Strategy and the requested CDBG activities are also targeted to the same geographic area and will also result in measurable improvements. These points will not be awarded for municipal operating budget activities, maintenance activities/projects, or activities that are an extension of a requested CDBG activity such as lead abatement funds to serve the same units as those in a proposed housing rehabilitation program.

The resources for the HOME match continue to be the state-funded Massachusetts Rental Voucher Program and the state's Housing Stabilization Fund. Annual expenditures through these two programs alone are approximately \$48 million. Since states are permitted to "bank" match, that expenditure level would constitute match -- calculated at 25 cents (\$0.25) on the HOME dollar (\$1.00) -- for many years.

Emergency Solutions Grant funding will be matched with state funding for our individual shelter system which is funded at approximately \$52 million annually.

If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan

CDBG funds may be used for publicly held property. This is most likely in cases of infrastructure and public facility projects like sewer, water and drainage improvements; streetscape improvements; architectural barrier removal; senior centers. Additionally, MA is exploring the use of state-owned land for the development of affordable housing.

Discussion

In Massachusetts, DHCD is the tax credit allocating agency, through its Division of Housing Development. The Division also oversees approximately \$100 million annually in other federal and state affordable housing programs, including the federal HOME program, ensuring a coordinated approach to resource allocation.

Developers have the opportunity to apply competitively for the tax credit and DHCD's other affordable rental housing resources during regularly scheduled funding competitions. In a typical year, the Department's credit allocations, in combination with DHCD subsidy awards and other funds, generate support for about 1200 to 1500 affordable rental units, both production and preservation. DHCD has emphasized to the development community the importance of structuring projects to include units for extremely low income individuals and households and has made project-based Section 8 allocations available to support these tenants. The Department also is encouraging developers to target the extremely low income units to individuals or families making the transition from homelessness.

DHCD is the lead agency for the preparation of both the Consolidated Plan and the state's Low Income Housing Tax Credit (LIHTC) Qualified Allocation Plan. The Qualified Allocation Plan (QAP) establishes the priorities and policies under which the state will operate and distribute funds in its federal tax credit program. In much the same manner as it does when it prepares its HUD Community Planning and Development Consolidated Plan and One Year Action Plans, DHCD considers the Commonwealth's affordable housing needs and the condition of its housing markets when it prepares its LIHTC Qualified Allocation Plan. The two plans are complementary and consistent, and the QAP is incorporated by reference into this Consolidated Plan. The QAP is available in its entirety on the DHCD website.

Massachusetts received a CDBG Disaster Recovery grant under P.L. 113-2. DHDC performed a needs assessment for these funds which is available at: <http://www.mass.gov/hed/community/funding/community-development-block-grant-disaster-recovery-.html> The majority of these funds have been obligated.

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	State
State of Massachusetts Department of Public Health		Planning	State

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Commonwealth's institutional structure for carrying out its housing and community development agenda is robust. Numerous participants possess expertise in and commitment to carrying out a broad range of activities. State agencies strive to coordinate their efforts, but opportunities to more closely integrate policies and programs remain, and efforts to do so will continue to increase efficiency

Some weaknesses in the delivery system are structural, not managerial. Fundamental aspects of state and local government will continue to pose challenges, as discussed in the section on Barriers to Affordable Housing. Massachusetts is a home rule state, and most government activity is localized in its 351 cities and towns. Sixty percent of the state's municipalities have fewer than 10,000 residents, including the one-third with fewer than 5,000 residents. Many small towns cannot afford to have professional community development and planning staff, and this lack of capacity makes the efficient delivery of programs and services challenging. The State establishes uniform building standards and safety codes and establishes the framework for local zoning and subdivision control laws, but implementation and enforcement rests with the municipalities. The manner in which localities interpret and exercise them influences what gets built and where. A long and strong tradition of local autonomy

also makes it difficult to plan initiatives across the political boundaries of small Massachusetts communities.

To overcome these gaps and challenges, EOHED and DHCD encourage regional cooperation among municipalities and the use of regional and other professional entities to facilitate the administration of programs and to overcome some of the limitations imposed by the small scale of some localities and their governments. DHCD and other state agencies will also continue to provide technical assistance and training for municipal officials to increase local government capacity.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			
	X	X	

Table 50 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and

families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

A great many of the Commonwealth's CoC funded programs are operated in conjunction with State agency partners (including the Department of Children and Families, Department of Mental Health, the Office of HIV and AIDS, the Bureau of Substance Abuse Services and the Department of Veterans Services) to provide appropriate, individualized services designed to end each households homelessness and provide stabilization services and resources to assure their ongoing tenancy stability.

Many HIV+ Massachusetts residents qualify for State funded HIV/AIDS services which are available for individuals with incomes under 500% FPL. These services include home-based, community-based, and clinic-based HIV/AIDS Medical Case Management; housing search and advocacy services; rental start-up, homelessness prevention, and utilities assistance services; home-delivered, congregate meals, and food bank packages; peer support; legal assistance; and correctional health reintegration services. HIV/AIDS Medical Case Management includes medical care coordination, social services coordination, housing support, benefits access, substance use risk reduction, and sexual health promotion. The MDPH-funded service system ensures that hepatitis C and STI testing, HIV and STI partner services, and specialized risk reduction counseling is accessible to individuals living with HIV.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The State's institutional structure for carrying out its housing and community development agenda is robust. Numerous participants possess expertise in and commitment to carrying out a broad range of activities. State agencies strive to coordinate their efforts, but opportunities to more closely integrate policies and programs remain, and efforts to do so will continue to increase efficiency.

Some weaknesses in the delivery system are structural, not managerial. Fundamental aspects of state and local government and service providers will continue to pose challenges. To overcome these gaps and challenges, EOHE and DHCD encourage regional cooperation among municipalities and program and the use of regional and other professional entities to facilitate the administration of programs. DHCD and other state agencies will also continue to provide technical assistance and training for programs to increase capacity.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

"Community First" represents the Commonwealth's commitment to empower and support individuals with disabilities and elders to live with dignity and independence in the community. Most individuals with long-term care needs prefer to remain in the community rather than receive care in a nursing facility or other institutional setting, and in many instances, community-based care can be more cost-

effective than institutional alternatives. The Commonwealth implements its homelessness strategy in the locations across the state where it has a Homeless Coordinator in a DTA Office to mobilize all the resources the agency can marshal: Continuum of Care, regional housing agencies, housing authorities, community action organizations, private developers and property managers, and family emergency shelter providers. The framework allows for regional differences and conditions. The goal is to identify players in each EA region who can build on the elements of strategy in place in their region—filling in gaps and leveraging other resources. Anti-poverty strategies are an integral part of program design, development and implementation throughout the Department of Housing and Community Development. The State’s objective is to empower low income families to thrive with minimal dependence on public assistance; the desired outcome of its activities is to enable participants to achieve the highest level of family and community self-sufficiency. DHCD collaborates with a variety of resources within the community as well as other state agencies (e.g., the Interagency Supportive Housing Working Group), to provide comprehensive programs within every community in the Commonwealth of Massachusetts.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 51 – Goals Summary

Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The Commonwealth's annual goals are subject to change, based on funding allocations, funding award decisions, and local needs and priorities.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

DHCD does not operate a Federal Public Housing program. Several Massachusetts Housing Authorities are under Voluntary Compliance agreements, and the local HUD Field Office actively monitors these and ensures that Capital Funds are directed toward the ultimate goal of increasing accessible units. DHCD awards \$3-4 M annually for the conversion of state-aided public housing to full accessibility.

Activities to Increase Resident Involvements

DHCD encourages tenant participation in a number of ways. The Agency provides funding to the Massachusetts Union for Public Housing Tenants (MUPHT), assists tenants of public housing developments to form local tenant organizations (LTOs), and provides technical support to those organizations. DHCD works closely with MUPHT to ensure that it is consulted on proposed changes in policies affecting tenants in state-aided public housing. State regulations require that LTOs be consulted as well when the housing authority's annual operating budget is prepared, when LHA jobs become available or when modernization funds become available. Housing authorities are required to fund the LTOs and to notify them of all LHA board meetings.

Local Housing Authorities have one resident board member under state law, and many support the formation and operation of tenant councils and other participation vehicles.

In 2020 DHCD rolled out the Annual Plan, modeled on HUD Annual Plan. In this program, LHAs must present all major LHA policies and documents, including Capital Improvement Plan, Budget, and responses to Performance Management Review, at a public meeting.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

In its capacity as a Housing Authority, DHCD is not designated as troubled. There are very few agencies designated as such in Massachusetts, and this designation changes quarterly.

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

Insufficient resources to meet the growing gap between the cost of creating and maintaining decent housing and the incomes of very low income households is, of course, the primary obstacle. But building new housing has become increasingly more costly and challenging in Massachusetts, making it difficult for the private market to meet the needs even of moderate and middle income residents. Some of the obstacles to production are unique to affordable housing, but many apply to housing development generally. The factors affecting the state's performance on housing development and rehabilitation have to do with economic and fiscal considerations, resource allocation, the state's legal and regulatory framework, and public perception and attitudes. Specific barriers include: high construction costs, including the high labor costs; high cost and relative scarcity of land available for development, especially in the eastern part of the state, and the higher costs associated with building on the marginal sites that are available; limited infrastructure in many of the Commonwealth's communities and little incentive for improving roads, water and sewer systems; complex or redundant building codes and the way that they are applied; restrictive local zoning and land use controls and permitting processes; limited planning and organizational capacity at the local level. Half of the Commonwealth's 351 municipalities have fewer than 10,000 residents, and most of these have no professional planning or community development staff; and reluctance of communities to allow new residential development, especially affordable housing, because of concerns related to fiscal impact, property values and "community character." Under the state constitution and "Home Rule" legislation, Massachusetts's municipalities have control over most land use decisions, and they are responsible for providing and paying for essential public services – including education – largely through the local property tax.

The ability of the State to eliminate, or even mitigate, some of these barriers is limited. For example, while materials cost roughly the same here as in other parts of the country, labor is considerably more expensive. DHCD recognizes that that expanding the supply of affordable housing is vital to the state's economic prosperity, and economic prosperity is what will boost the income and economic self-sufficiency of low income residents.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

While localities still exert control over many of the identified barriers, the State has undertaken a number of initiatives to help communities approach residential development more positively and to recognize the vital importance of maintaining an adequate supply of attractive, affordable housing to the continuing economic competitiveness of the state.

In 2017 the Administration started a new initiative to address the lack of housing supply – the Housing Choice Initiative (HCI). HCI provides incentives, rewards, technical assistance, and proposed, targeted legislative reform to encourage and empower municipalities to plan and build the diverse housing stock that the Commonwealth needs to continue to thrive.

There are 4 components to the HCI:

1. Designate communities that are producing new housing at a 5% rate or more and reward these communities with exclusive access to **Housing Choice Capital Grants**, Housing Choice Communities received \$8 million in funding for capital projects in state Fiscal years 2019 and 2020. These communities also get **Bonus Points or other considerations** for certain Commonwealth funding programs including Clean Water Trust loans, MassWorks, Seaport Council Grants, Complete Streets, MassDOT capital projects, Energy and Environmental Affairs Planning, LAND, and PARC grants.
2. To assist municipalities to achieve Housing Choice status, DHCD's Housing Choice Program Director coordinates existing technical assistance and provide "one-stop shopping" for information about **technical assistance grants** for local governments. In addition, MassHousing established the *Planning for Housing Production* grant program with **\$2 million** in planning assistance to help cities and towns take actions to implement affordable housing goals under Chapter 40B.
3. The Housing Choice Initiative is tracking progress toward a goal of **135,000 new housing units statewide by 2025**, or about 17,000 new units per year. This goal requires sustaining the level of production over the last three years and represents a 26 percent increase in housing production compared to the last eight years
4. Targeted legislation to make it easier for communities to adopt "housing production friendly" zoning. The **Act to Promote Housing Choices** would change state law **to reduce the required vote from 2/3 "supermajority" to a simple majority for certain zoning changes**. This change makes Massachusetts more consistent with current practice in most states in the country. Zoning changes that promote housing best practices and **qualify for a simple majority voting threshold** include:
 - Building mixed-use, multi-family, and starter homes, and adopting 40R "Smart Growth" or "Starter Homes" zoning
 - Clustering new homes to permanently preserve open space and protect natural resources
 - Reducing parking requirements and dimensional requirements such as minimum lot sizes
 - Allowing for transfer of development rights (TDR) zoning and natural resource protection zoning
 - Allowing for increased density through a Special Permit process, promoting more flexible development
 - Allowing accessory dwelling units or "in-law" apartments
 - Where communities allow **transit oriented multi-family and mixed-use projects with at least 10% affordable units**, the bill **reduces the 2/3 vote for special permit approval to a simple majority**. This eases local approvals for new housing near transit and city and town centers.

The Administration continued with other efforts to remove barriers to affordable housing by funding housing development projects, establishing programs and technical assistance. The Commonwealth

will continue its efforts to ameliorate the negative, restrictive effects of government policy on housing development for individuals and families across a broad range of incomes.

- To respond to the high cost and relative scarcity of land available for development, particularly in the eastern part of the state, and to promote sustainable development throughout Massachusetts, the Legislature enacted Chapter 40R, allowing communities to adopt residential Smart Growth overlay districts. This 2004 law offers payments to communities that adopt smart growth zoning that include an affordable housing component. A companion 2005 law (Chapter 40S) provides payments to offset school costs in 40R districts.
- The Community Preservation Act has enabled cities and towns to raise funds for affordable housing, historic preservation and open space acquisition through voter approval of a property tax surcharge of up to three percent. These funds have proven especially important for communities that have established Emergency Rental Assistance programs in response to the COVID-19 health emergency.
- The MassWorks grant program that assists local governments to upgrade and expand the infrastructure in local communities the Commonwealth makes available state and federal financial resources on a competitive basis. Projects receive special attention when they support sustainable development, vital downtowns. Transit Oriented Development, and new housing.
- To improve the planning and organizational capacity of the state's smaller jurisdictions, DHCD, through its Office of Sustainable Communities and partner agencies, offers assistance in the form of training sessions, workshops, and conferences; grants for consultative assistance through the Peer-to-Peer program; planning assistance through the Priority Development Fund and the Chapter 40B Planned Production program; and participation in collaborative training efforts, such as the Citizen Planner Training Collaborative and the Local Capacity Building Partnership.
- To overcome the reluctance of communities to allow affordable housing to be built because of concerns related to fiscal impact, property values and "community character," DHCD, with its partner agencies, has developed a series of workshops and outreach materials covering subjects identified by communities through surveys and feedback. The agency also regularly uses focus groups as a way to get input on modifying or creating programs to address the concerns of municipalities.
- Massachusetts' affordable housing law (Chapter 40B) allows for a limited override of local regulations that impede the development of affordable housing in communities where less than 10 percent of the year round housing qualifies as subsidized, 40B is the primary producer of affordable housing in high opportunity suburban locations.
- Efforts to increase DHCD's fair housing enforcement and support.

SP-60 Homelessness Strategy – 91.315(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Commonwealth's Emergency Assistance program (providing emergency shelter and rapid rehousing resources) conducts extensive intake assessments and develops individualized service and rehousing plans for each household. DHCD is in the process of redesigning a new telephonic emergency shelter intake system to ensure program access to homeless families with limited access to public transportation..

DHCD funds street outreach programs to connect with unsheltered homeless individuals. Additionally, partners at the Department of Mental Health and local governments marshal resources to reach out to this population.

Addressing the emergency and transitional housing needs of homeless persons

The Commonwealth is the primary funder for the Emergency Shelter system. This includes a Coordinated Entry system for family shelter as well as coordination of all ESG services with the local Continuums of Care.

The Commonwealth is a primary though not sole funder of the individual shelter system.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Commonwealth has undertaken a number of initiatives to transform the homelessness system to focus more heavily on housing. Among other initiatives, a coordinated system of Regional Networks has tested prevention, diversion, and rehousing strategies, in combination with federal Homelessness Prevention and Rapid Rehousing resources.

The Baker-Polito Administration is committed to moving the Commonwealth's response to homelessness from a shelter program to a housing program through a two-pronged effort: rapidly rehouse homeless families currently in shelters; and, implement prevention and diversion activities to reduce the need for shelter by providing suitable housing alternatives.

To accomplish this, DHCD will:

- Continue to pursue the goal to advance *housing first*;
- Provide cost predictability and cost containment;
- Provide a responsible emergency shelter safety net;
- Expand prevention programs and ELI housing resources across DHCD by building out its existing infrastructure;
- Align with new federal housing strategies implemented through the HEARTH Act;
- Eliminate use of motels;
- Coordinate resources across DHCD Divisions.
- Coordinate with EOHHS agencies and upstream systems of care to connect individuals with housing resources before they become literally homeless.
- Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

DHCD has adopted a comprehensive approach to family homelessness, and have engaged other state agencies in the effort: preventing homelessness; establishing a strong safety net of shelters and services; rehousing families and linking them with support services in the community; and creating more permanent affordable housing. Our first priority is to prevent homelessness and help families avoid entering the shelter system. DHCD has also increased its investment in supportive housing which helps individuals and families that are homeless or facing homelessness, institutionalized or at-risk of institutionalization, people with disabilities and the elderly. In addition to providing housing for families, supportive housing, which is operated in conjunction with a network of non-profit agencies across the Commonwealth, includes services such as childcare, access to job training, mental-health care and other opportunities that give participants a hand up towards stability and success.

In response to provider requests for training and additional support, DHCD has added new staff to continue to support families experiencing homelessness; a trainer to coordinate trainings on a range of topics including safe sleep, de-escalation, and trauma-informed care, and an intensive case manager to support providers and families with complex needs through coaching and warm handoffs to other resources.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Massachusetts Department of Public Health Childhood Lead Poisoning Prevention Program (MACLPPP) is the lead agency for educating the public about the risks posed by lead-based paint and other household and environmental hazards (for example, soil and water), and for ensuring that affected children receive appropriate intervention, including inspection and abatement. The Massachusetts statute defines lead poisoning as blood lead levels greater than or equal to 25 micrograms per deciliter (mcg/dL). Levels above that called EBL – elevated blood levels – what the CDC calls severe lead poisoning. Although comparable state-by-state statistics are not available, Massachusetts is believed to have one of the most comprehensive screening programs in the country, testing more than 70 percent of all children under the age of four, and more than 80 percent in areas designated as high risk.

In the public sector, all state family public housing units have been delead. Further, all substantially renovated “family” (one bedroom or larger) units in DHCD’s state and federal housing programs, including the federal HOME, CDBG, and Tax Credit programs, and the state Housing Innovations Fund, Housing Stabilization Fund and Tax Credit programs have been de-leaded to meet Massachusetts requirements. Finally, all publicly assisted leased housing units – in both state and federal programs – are required to be de-leaded whenever children under six are present. These actions closely follow or exceed requirements in the HUD Lead-Safe Rule.

The state’s lead program is substantially targeted to high risk communities, particularly to the private rental housing stock in those communities where low and moderate income households are likely to reside in units with significant hazards. All of the units where EBL children are identified are entered in the state case management system, which often results in an Order to Correct being issued. In addition, local code officials trained to perform lead determinations continue to conduct preliminary lead inspections and order full-scale inspections where needed. Finally, targeted public education campaigns continue and state supported lead counselors continue to assist any Massachusetts citizen seeking a lead safe home.

How are the actions listed above integrated into housing policies and procedures?

These actions extend well beyond the requirements of the HUD Lead-Safe Rule, or other federal requirements, and it is expected that they will result in abatement of lead hazards in thousands of additional units of housing. In the public sector, especially, initiatives are targeted at high-risk communities where the evidence strongly suggests that additional investment and support is needed to protect children.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Anti-poverty strategies are an integral part of program design, development and implementation throughout the Department of Housing and Community Development. The State's objective is to empower low income families to thrive with minimal dependence on public assistance; the desired outcome of its activities is to enable participants to achieve the highest level of family and community self-sufficiency.

DHCD employs a multi-faceted approach to reducing the number of families living in poverty. The first is providing affordable, stable housing for low-income families. For families leaving the shelter system with an MRVP, DHCD contracts for stabilization services. DHCD is a Moving to Work agency. Through MTW, DHCD has begun to pilot elements of self-sufficiency programs, and intends to expand those in the coming months. Finally, DHCD has begun a concerted effort to encourage the Community Action Agencies that receive Community Services Block Grant (CSBG) funds to offer financial self-sufficiency programs, including working with community colleges to ensure that participants in CSBG job training programs are prepared to take advantage of the training offered by the community colleges.

DHCD's infrastructure programs – housing construction, weatherization, etc. all represent major employment opportunities, and the Department coordinates with other state agencies such as the Executive Office of Labor and Workforce Development, to ensure that the administration's overall job creation and anti-poverty strategies are coordinated.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The responsibility for mitigating the causes of poverty does not rest solely with DHCD. The Agency collaborates with a variety of resources within the community as well as other state agencies, to provide comprehensive programs within every community in the Commonwealth of Massachusetts.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitoring activities are conducted in accordance with the HUD regulations for each program, and may include the following: explanation of grant contract requirements and deadlines; desk reviews and/or field visits; calls or field visit to grantees; ongoing consultation with HUD CPD regional office; and suspension of grant activities where warranted.

CDBG holds sessions with grantees each year to review all contract conditions, requirements, procedures for requesting payment, etc. DHCD's on-line grant management system allows staff to monitor grant actions on a daily basis. CDBG also requires quarterly reports and year-end audits to track activity and progress and has developed a monitoring system. The monitoring protocol considers internal controls and processes, use and maintenance of databases, and the grant application review cycle. MA CDBG identifies and completes a risk analysis of all active grantees. This risk analysis assigns a monitoring priority ranking to a grantee. Based upon the assigned priority, staff develops a monitoring plan.

DHCD ensures that all ESG sub-recipients receive ongoing technical assistance and training on ESG regulations and guidelines. DHCD has provided written standards for recordkeeping and reporting on ESG to each sub-recipient. DHCD requires each ESG sub-recipient to submit monthly reports throughout the contract period. All ESG sub-recipients are required to participate in HMIS, with the exception of DV providers who are required to enter data into a comparable system and submit an Annual Performance Report and CAPER at the end of the contract period.

DHCD will continue to contract with an outside agency to provide monitoring services and technical support to the HOME Program. The consulting agent is required to provide an annual report summarizing its monitoring and other activities. The primary HOME activity under the contract is the monitoring of recipients who have received funding from DHCD's HOME Program to undertake eligible housing activities. While regulatory compliance is the primary emphasis, the monitoring also looks for sound management practices and record keeping, so we can assess and encourage the financial and physical health of the asset. DHCD's monitoring guide was updated to include additional items required by the 2012/2013 appropriation requirements, as directed by HUD. We have also updated the checklists in response to the 2013 HOME Rule Change. The agent also supports the HOME Program through program advice on compliance questions and annual occupancy trainings.

MDPH ensures that all HOPWA requirements are met through comprehensive monitoring practices that are consistent with internal protocol. Annual work plans are submitted and reviewed by contract managers and incorporated into the agency's contracted scope of service.

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	34,656,458	50,0000	250,000	34,956,458	138,625,832	Provide community development assistance to non-entitlement communities, targeting for greatest impact with greatest low and moderate income need

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	9,776,732	0*	0	9,776,732	44,000,000	*HOME Program Income (PI) is indeterminable, as our rental loans are largely deferred payment loans. HOME PI collected during program year 2019 is being referenced in a 2019 Action Plan amendment.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	334,158	0	0	0	1,336,632	Supportive services and housing information services

ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance & services) Homelessness Prevention (rental assistance & services) HMIS	ESG - \$4777,475, ESG: CV1- \$16,474,052: ESG: CV2 - \$27,939,981	0	0	\$49,191,508	0	ESG will be used to fund existing Outreach, Shelter, RRH, & Prevention programs. ESG: CV1 & CV2 will be utilized to depopulate existing emergency shelter facilities & provide safe sheltering alternatives in the midst of the pandemic, according to CDC & DPH social distancing guidelines. Additionally, DHCD is working in conjunction with entitlement communities & CoCs to provide flexible rapid re-housing services to households experiencing literal homelessness using a progressive engagement model.
HTF	public - federal	Acquisition Admin and	0	0	0	0	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership						

Table 52 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

DHCD will match CDBG funding dollar for dollar, after the first \$100,000 in federal funding. Local CDBG administrators often leverage funds from other housing programs, such as federal weatherization funding, and often provide in-kind service. For the CDBG program, bonus points are available if an applicant demonstrates that non CDBG-funded projects consistent with the community's Community Development Strategy and the requested CDBG activities are also targeted to the same geographic area and will also result in measurable improvements. These points will not be awarded for municipal operating budget activities, maintenance activities/projects, or activities that are an extension of a requested CDBG activity such as lead abatement funds to serve the same units as those in a proposed housing rehabilitation program.

The resources for the HOME match continue to be the state-funded Massachusetts Rental Voucher Program and the state's Housing Stabilization Fund. Annual expenditures through these two programs alone are approximately \$48 million. Since states are permitted to "bank"

match, that expenditure level would constitute match -- calculated at 25 cents (\$0.25) on the HOME dollar (\$1.00) -- for many years.

Additional emergency funds were made available by the Federal government through the Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak, issued on March 13, 2020, and the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) signed into law on March 27, 2020.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

CDBG funds may be used for publicly held property. This is most likely in cases of infrastructure and public facility projects like sewer, water and drainage improvements; streetscape improvements; architectural barrier removal; senior centers. Additionally, MA is exploring the use of state-owned land for the development of affordable housing.

Discussion

In Massachusetts, DHCD is the tax credit allocating agency, through its Division of Housing Development. The Division also oversees approximately \$100 million annually in other federal and state affordable housing programs, including the federal HOME program, ensuring a coordinated approach to resource allocation.

Developers have the opportunity to apply competitively for the tax credit and DHCD's other affordable rental housing resources during regularly scheduled funding competitions. In a typical year, the Department's credit allocations, in combination with DHCD subsidy awards and other funds, generate support for about 1200 to 1500 affordable rental units, both production and preservation. DHCD has emphasized to the development community the importance of structuring projects to include units for extremely low income individuals and households and has made project-based Section 8 allocations available to support these tenants. The Department also is encouraging developers to target the extremely low income units to individuals or families making the transition from homelessness.

DHCD is the lead agency for the preparation of both the Consolidated Plan and the state's Low Income Housing Tax Credit (LIHTC) Qualified Allocation Plan. The Qualified Allocation Plan (QAP) establishes the priorities and policies under which the state will operate and distribute funds in its federal tax credit program. In much the same manner as it does when it prepares its HUD Community Planning and Development Consolidated Plan and One Year Action Plans, DHCD considers the Commonwealth's affordable housing needs and the condition of its housing markets when it prepares its LIHTC Qualified Allocation Plan. The two plans are complementary and consistent, and the QAP is incorporated by reference into this Consolidated Plan. The QAP is available in its entirety on the DHCD website.

Massachusetts received a CDBG Disaster Recovery grant under P.L. 113-2. DHDC performed a needs assessment for these funds which is available at: <http://www.mass.gov/hed/community/funding/community-development-block-grant-disaster-recovery-.html> The majority of these funds have been obligated.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Promote Strong Sustainable Communities	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Rehabilitation of existing units Production of new rental units Preservation of affordable rental housing Homelessness Prevention and Rehousing Homeownership Community development and local priorities		
2	Preserve and create affordable rental housing	2020	2024	Affordable Housing				Rental units constructed: 150 Household Housing Unit Rental units rehabilitated: 30 Household Housing Unit
3	Reduce homelessness	2020	2024	Homeless				

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Access to housing opportunities	2020	2024	Affordable Housing		Rehabilitation of existing units Production of new rental units Preservation of affordable rental housing Homelessness Prevention and Rehousing Homeownership Community development and local priorities		

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Promote Strong Sustainable Communities
	Goal Description	
2	Goal Name	Preserve and create affordable rental housing
	Goal Description	The goals below are for HOME-funded units only.

3	Goal Name	Reduce homelessness
	Goal Description	
4	Goal Name	Access to housing opportunities
	Goal Description	

AP-25 Allocation Priorities – 91.320(d)

Introduction:

HOME, CDBG, ESG, and HOPWA funds are important resources for the Commonwealth in the execution of its housing and community development agenda. CDBG, in particular, is the State's major resource to address the needs of its non-entitlement communities and non-housing community development needs, all of which are facing fiscal constraints. The Massachusetts CDBG program supports a broad range of infrastructure, accessibility and community development projects. In addition, its housing rehabilitation funds are being used in many communities to revitalize older housing in established neighborhoods.

Funding Allocation Priorities

	Promote Strong Sustainable Communities (%)	Preserve and create affordable rental housing (%)	Reduce homelessness (%)	Access to housing opportunities (%)	Total (%)
CDBG	60	25	10	5	100
HOME	0	80	15	5	100
HOPWA	0	0	0	100	100
ESG	0	0	80	20	100
HUD-VASH	0	0	0	0	0
LIHTC	0	0	0	0	0
Other Affordable Housing Trust Fund	0	100	0	0	0
Other Alternative Housing Voucher Program	0	0	0	0	0
Other Capital Improvement and Preservation Fund	0	0	0	0	0
Other Commercial Area Transit Node Housing Program	0	0	0	0	0
Other Community Based Housing	0	0	0	0	0
Other Facilities Consolidation Fund	0	0	0	0	0

Other Housing Innovations Fund	0	0	0	0	0
Other Housing Stabilization Fund	0	0	0	0	0
Other LIHEAP	0	0	0	0	0
Other MA Rental Voucher Program	0	0	0	0	0
Other Public Housing Operating	0	0	0	0	0
Other Rental Assistance for Families in Transition	0	0	0	0	0
Other Section 8	0	0	0	0	0
Other Section 8 Moderate Rehab	0	0	0	0	0
Other Weatherization Assistance Program	0	0	0	0	0

Table 54 – Funding Allocation Priorities

Reason for Allocation Priorities

Massachusetts allocates the funds it receives from HUD under the four programs covered by this Consolidated Plan to a number of specific programs. CDBG funds focus predominantly on community development activities such as infrastructure improvements, home owner housing rehabilitation and public social services.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

The programs funded under CDBG, HOME, ESG and HOPWA enable the Commonwealth to equitably distribute funds to address its highest priority needs in each of the funding categories: affordable housing (including lead paint abatement), homelessness, special needs, and community development.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

Distribution Methods

Table 55 - Distribution Methods by State Program

1	State Program Name:	CDBG Reserves
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	<p>On occasion applications, or portions thereof, that were not funded during a competitive process, including direct technical assistance to eligible communities, may be considered by the Undersecretary of DHCD to be particularly worthy, innovative, or address an overarching local, regional, or statewide need. Such projects may be funded through the Reserves.</p> <p>Funds may also be made available for projects throughout the program year that are consistent with Massachusetts' CDBG priorities.</p>
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>The application materials for Reserves will provide guidance to potential grantees on how to structure their applications. The Department's interest in providing Reserves funding for projects will be determined by a review of the proposed project to determine consistency with the goals and priorities cited above and that the activity is eligible, feasible and ready to proceed. Once complete, applications will be funded in the order in which they are received.</p>

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>The CDBG FY2020 One-Year Action is attached to this Consolidated Plan and is posted separately on DHCD's website.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	
<p>Describe how resources will be allocated among funding categories.</p>	<p>An initial allocation of \$150,000 will be available for the Reserves component. Funds may be recaptured by or returned to DHCD at any time during the program year, or reallocated to and from program components including the Reserves component. This may result in an increase or decrease to the initial allocation.</p>

	Describe threshold factors and grant size limits.	All Projects funded under Reserves must meet, at a minimum, CDBG national objective and eligibility requirements, applicable rules and regulations, and project feasibility thresholds.
	What are the outcome measures expected as a result of the method of distribution?	See the attached appendix for the FY2020 CDBG Action Plan and program specifics.
2	State Program Name:	Community Development Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Community Development Fund annually awards grants to communities throughout the Commonwealth. This program helps eligible cities and towns to meet a broad range of community development needs in housing, infrastructure, downtown revitalization, and public social services. It supports CDBG-eligible activities and encourages applicants to develop coordinated, integrated and creative solutions to local problems.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The Community Development Fund (CDF), representing the bulk of the state's CDBG allocation, will be distributed through an annual competitive application process. CDF supports revitalization efforts and addresses the needs of low and moderate income residents by supporting housing as well as community and economic development activities in Massachusetts cities and towns. The funds allocation (\$22,613,488 available) is available to all applicants though communities with higher percentage of low and moderate income persons will have an advantage.

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>The CDBG FY2020 One-Year Action is attached to this Consolidated Plan and is posted separately on DHCD's website.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	

	Describe how resources will be allocated among funding categories.	<p>All CDBG program funds will be available to eligible grant recipients based on applications for Massachusetts Community Development Block Grant funds and/or Notices of Funding Availability that will be distributed on a regular basis. These documents will make communities aware of the requirements of each particular component and will be available to allow communities adequate time to prepare grant applications for each program.</p> <p>A single community may receive no more than \$1 million from any combination of federal FY 2020 Community Development Fund or Mini-Entitlement grant funds. Awards not subject to the \$1 million cap per community include the Reserves.</p> <p>Additionally, a single community may receive no more than \$1.35 million from the Community Development Fund within two successive years. Reserves awards are not subject to the \$1.35 million cap per community.</p>
	Describe threshold factors and grant size limits.	<p>See attached FY2020 CDBG One-Year Action Plan for specifics. A single community may receive up to \$800,000 in grant funds for a single or multiple activities. Regional applications involving more than one community may receive a grant of up to \$1.3 million but no single CDF community in a regional application may receive more than \$700,000. There is a minimum grant amount of \$10,000 for planning or design-only grants.</p>
	What are the outcome measures expected as a result of the method of distribution?	<p>See the attached appendix for the FY2020 CDBG Action Plan and program specifics.</p>
4	State Program Name:	Emergency Solutions Grant
	Funding Sources:	ESG

Describe the state program addressed by the Method of Distribution.	The Emergency Solutions Grant Program (ESG) funds eligible activities designed to prevent homelessness, support basic shelter operations and provide essential rapid re-housing services for homeless individuals and families currently in the shelter system or living in a place not meant for habitation. ESG funding will be used for shelter support, rapid rehousing and stabilization, and homelessness prevention.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p style="margin: 0in 0in 0pt;"><p style="margin: 0in 0in 0pt;">DHCD currently contracts with sub-recipients to offer ESG services from July 1<sup>st</sup> to June 30<sup>th</sup>. In order to align our sub-contracting period with our ESG federal award, DHCD has renewed existing ESG contracts for a period of nine months (7/1/15-3/31/16). DHCD expects to release a request for response (RFR) for ESG funding in the fall of 2015. The RFR will be written with consideration of input provided from each Continuum of Care. </p></p>
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	

	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	<p>After consulting with each CoC regarding their needs and priorities for ESG funding, DHCD released a request for responses (RFR), for new awards to be issued in FY13 (contract period 7/1/13-6/30/14). The RFR allowed awards made through the procurement process to be renewed for up to two additional years (FY14 & FY15). We are currently ending the third and final year of the existing procurement.</p> <p>Throughout the contract period, DHCD continues to consult with each CoC and sub-recipient about the needs of their community and their use of ESG funding.</p>
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	
	Describe how resources will be allocated among funding categories.	See attached appendix that includes FY2015 ESG Program Description for specifics.
	Describe threshold factors and grant size limits.	See attached appendix that includes FY2015 ESG Program Description for specifics.
	What are the outcome measures expected as a result of the method of distribution?	See attached appendix that includes FY2015 ESG Program Description for specifics.
5	State Program Name:	HOME
	Funding Sources:	HOME

Describe the state program addressed by the Method of Distribution.	DHCD will competitively and contingently award HOME funds for Rental Loan activities.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>DHCD will continue its past practice of seeking to competitively award HOME funds in those areas of the Commonwealth that do not receive HOME funds as a result of entitlement community or HOME consortium designation. DHCD also will competitively award HOME funds for rental loan projects in entitlement communities that provide a match for DHCD administered HOME funds.</p> <p>See the attached appendix that includes FY2015 HOME Program details.</p>
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	

Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	
Describe how resources will be allocated among funding categories.	<p>During federal FY 2015 DHCD anticipates the following approximate amounts will be awarded through a competitive RFP process, depending upon the level of demand in each program category:</p> <ol style="list-style-type: none"> 1. \$5,830,005 - rental loan program 2. n/a- project-based first-time homebuyer program 3. n/a– purchaser-based first-time homebuyer program
Describe threshold factors and grant size limits.	<p>Typically, DHCD will award up to \$750,000 to \$1,000,000 per project and up to \$50,000 per HOME-assisted unit in HOME entitlement/consortium communities. In non-entitlement or non-consortium communities, the maximum loan is up to \$65,000 per HOME-assisted unit. We reserve the option to increase the per unit amounts for family projects located in gateway communities or areas of opportunity.</p> <p>See attached appendix for FY2015 HOME Program details.</p>
What are the outcome measures expected as a result of the method of distribution?	<p>DHCD’s HOME activities generally fall under the HUD objective: Provide decent affordable housing. In general, the HUD outcome for our activities is: Affordability.</p> <p>See the attached appendix that includes FY2015 HOME program specifics.</p>

6	State Program Name:	HOPWA
	Funding Sources:	HOPWA
	Describe the state program addressed by the Method of Distribution.	The Massachusetts Department of Public Health (MDPH) Bureau of Infectious Disease and Laboratory Sciences (BIDLS) Office of HIV/AIDS (OHA) administers HOPWA funds. MDPH will use its HOPWA allocation in FY20 to fund home-based HIV/AIDS medical case management services provided by Victory Programs Inc. and AIDS Project Worces, and housing search and advocacy assistance through Commonwealth Land Trust and Community Counseling of Bristol County.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	OHA awarded Victory Programs and Commonwealth Land Trust funding for home-based HIV/AIDS Medical Case Management (MCM) funds during a statewide procurement in State Fiscal Year 2018. OHA awarded AIDS Project Worcester and Community Counseling of Bristol County funding for housing search and advocacy services. This procurement included language to support the allocation of State, Ryan White, and HOPWA funding to successful applicants. Vendor selection involved a comprehensive community and internal review process.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	n/a Massachusetts utilized HOPWA resources for case management services.
Describe how resources will be allocated among funding categories.	Victory Programs will use HOPWA resources to expand its Medical Case Management services to serve additional individuals living with HIV/AIDS in its wide network of housing and substance use treatment programs throughout Greater Boston and the Northeast region of Massachusetts. HIV/AIDS MCM services include medical care coordination, social service coordination, adherence support, substance use risk reduction, sexual health promotion, benefits counseling, and basic housing services.
Describe threshold factors and grant size limits.	n/a
What are the outcome measures expected as a result of the method of distribution?	See attached appendix that includes FY15 HOPWA specifics.

7	State Program Name:	Mini-Entitlement Program
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Mini-Entitlement Program provides funding to municipalities that meet the three following criteria: (1) Low and moderate income percentage 40% or higher; (2) a poverty rate higher than the state average of 8.0% and (3) population over 12,000. This program helps larger non-entitlement urban communities with the highest needs improve conditions for their low- and moderate-income residents through comprehensive planning and predictable funding. Through this program, identified cities and towns can meet a broad range of community development needs in housing, business development, physical development, downtown revitalization, and public social services. It supports all CDBG-eligible activities and encourages applicants to develop comprehensive, creative solutions to local problems.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>DHCD expects to award up to \$9,075,000 from the FY 2020 Mini-Entitlement Program allocation to eleven (11) designated Mini-Entitlement municipalities: Amherst, Chelsea, Everett, Gardner, Greenfield, North Adams, Palmer, Southbridge, Wareham, Webster, and West Springfield.</p> <p>DHCD requires Mini Entitlement communities to approach CDBG projects in a comprehensive and integrated manner and is directing these communities to target their CDBG funds to particular geographic areas in order to impact and effect change within neighborhoods. Housing Rehabilitation programs may be designed to allow up to 20% of the funds to be used for emergency purposes outside the target area.</p>

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>The CDBG FY2020 One-Year Action is attached to this Consolidated Plan and is posted separately on DHCD's website.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	

Describe how resources will be allocated among funding categories.	<p>All CDBG program funds will be available to eligible grant recipients based on applications for Massachusetts Community Development Block Grant funds and/or Notices of Funding Availability that will be distributed on a regular basis. These documents will make communities aware of the requirements of each particular component and will be available to allow communities adequate time to prepare grant applications for each program.</p> <p>A single community may receive no more than \$1 million from any combination of federal FY 2020 Community Development Fund or Mini-Entitlement grant funds. Awards not subject to the \$1 million cap per community include the Reserves.</p> <p>Additionally, a single community may receive no more than \$1.35 million from Community Development Fund within two successive years. Reserves awards are not subject to the \$1.35 million cap per community.</p>
Describe threshold factors and grant size limits.	<p>The maximum grant award is up to \$825,000. Mini-Entitlement applications will contain an 18-month implementation and cash flow plan. Mini-entitlement grantees must comply with standards for timely expenditure and available program income. FY 2020 Mini-entitlement awards to Grantees that do not meet the required standards will be reduced by an amount necessary to bring the grantee into compliance.</p>
What are the outcome measures expected as a result of the method of distribution?	<p>See attached appendix that includes the FY2020 CDBG Action Plan and program specifics.</p>

See attached HOME narrative.

Discussion:

See attached appendix for the FY2020 CDBG One-Year Action Plan, FY2020 ESG, HOME and HOPWA Program specifics.

AP-35 Projects – (Optional)

Introduction:

N/A. Massachusetts distributes its Consolidated Plan resources statewide through a competitive process.

#	Project Name

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

Available Grant Amounts

Section 108 Loan Guarantees allow eligible communities to access federal loan funds for the purpose of aiding revenue-producing development activities. The Massachusetts program provides communities with a source of loan financing for a specific range of community and economic development activities. Funding is provided to the community to loan to a business or other entity. The Commonwealth guarantees repayment of the HUD loan, and pledges its future CDBG allocation as collateral. Actual funding will be provided through the sale of notes by the federal Department of Housing and Urban Development.

Loan Guarantees will be available to support the rehabilitation of, or conversion to, mixed-use or investor owner-residential buildings (5 or more units) located in downtown or commercial center areas. Residential projects should include mixed-income, affordable and market rate units. Housing unit rehabilitation will be limited to a maximum per unit CDBG cost of \$125,000. The entire building façade must be appropriately addressed, regardless of the portions of the building assisted. Section 108 loan assistance of \$1 million to \$5 million will be available for residential or mixed-use projects meeting these qualifications. For most housing project components, Section 108 loan funds plus all federal and state grants combined shall not exceed 75 percent of total actual project costs. Section 108 loans may also assist public facilities/infrastructure improvements that generate sufficient revenues and support downtown mixed-use or investor-owned, mixed-income residential projects.

This year the Commonwealth will pledge up to \$10 million in future CDBG allocations in support of these eligible activities. The minimum award is \$1,000,000 and the maximum is \$5 million. The loan amount will not be included in the \$1 million annual limit that grantees may receive from the Commonwealth's annual CDBG allocation.

Acceptance process of applications

Applicants must contact DHCD prior to submission of an application. A two-stage process for evaluating potential applications is in effect, consisting of a preliminary screening and a formal application. Applicants also need to review the evaluation criteria and the review process information found in the Economic Development Fund Application Guidance. Applications will be reviewed on a first come, first served basis, provided that threshold criteria are met and funds are available.

Successful applicants will receive a loan from HUD, but the Commonwealth guarantees the repayment

of the loan. The Commonwealth pledges its future CDBG grant funds to repay the federal government should a non-entitlement recipient of a Section 108 Loan default. DHCD will not pledge other collateral of the Commonwealth in support of proposals. Any additional security required by HUD must come from another source.

Project applications must meet all applicable criteria outlined for EDF community grants. However, the format of any final loan application will be determined by HUD.

See attached FY2020 CDBG One-Year Action Plan for specifics

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State's Process and Criteria for approving local government revitalization strategies

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	630
Special-Needs	17
Total	687

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	120
Rehab of Existing Units	400
Acquisition of Existing Units	0
Total	

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion:

HOME one-year goals:

Homeless: 10

Non-Homeless: 134

Production of New Units: 134

Rehab of Existing Units: 10

We note that the HOME numbers in the table above reflect HOME-assisted units only. Typically, HOME projects have a far greater number of total units. We anticipate that the sum of HOME projects supported in an average year under this plan will include over 600 total units.

While we may see that HOME has supported some Special-Needs housing units, the Department has other resources that are targeted toward supportive housing.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction: Over the next year, DHCD plans to continue its efforts to implement c.235 Public Housing Reform line, address sustainability and resiliency concerns, and improve the operation of our oversight programs.

Actions planned during the next year to address the needs to public housing

- DHCD will bring several recently awarded projects to construction start, including two mixed-income redevelopment projects that will replace 300+ public housing units and build hundreds more units of market-rate housing; several ModPHASE projects to rehabilitate elderly public housing.
- DHCD will make capital awards to address high-risk developments and alter capital planning processes to address climate-change related hazards.
- DHCD will continue to make improvements to the CHAMP online application system
- DHCD will continue to improve oversight of LHAs through the PMR, striving to implement data-driven performance review that can more quickly identify troubled housing authorities

Actions to encourage public housing residents to become more involved in management and participate in homeownership.

- New Annual plan requires LHAs to present all relevant information (Budget, CIP, policies) in one document to residents at a public meeting.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance n/a

Discussion:

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

DHCD pursues a housing-focused approach to homelessness in advancing its vision that homelessness be rare, brief, and non-recurring.

DHCD continues to focus on diversion from family shelter to safe alternatives using the Commonwealth's HomeBASE benefit and accompanying case management services. For families needing shelter, DHCD continues to encourage providers to embrace housing-focused approaches, best practice sharing between providers, and added support for complex cases. To facilitate exits from the EA system, DHCD continues to fund the HomeBASE rapid rehousing benefit and work with other entities to expand access to subsidized housing.

With individuals, DHCD pursues various priorities including:

- Reducing discharges from upstream systems of care into the shelter system, and aiding those facilities in navigating housing resources
- During the pandemic in particular, working to identify sufficient shelter capacity for individuals with no alternative to shelter, particularly outside of Boston
- Coordinating with the Commonwealth's housing development entities, within and beyond DHCD, to expand permanent supportive housing for chronically homeless individuals

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency shelter and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Discussion

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	N/A ¹
Tenant-based rental assistance	N/A
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	N/A
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	N/A
Total	

¹ MDPH funds home-based Medical Case Management services and housing search advocacy services through HOPWA.

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

There are fundamental aspects of the structure of state and local government in Massachusetts that will continue to pose challenges, as discussed in the section on Barriers to Affordable Housing in the 2020-2024 Consolidated Plan. Massachusetts is a home rule state, and most government activity is localized in its 351 cities and towns, 60 percent of which have fewer than 10,000 residents, including one-third with fewer than 5,000 residents. Many small towns cannot afford to have professional community development and planning staff, and this lack of capacity makes the efficient delivery programs and services challenging. The State establishes uniform building standards and safety codes and establishes the framework for local zoning and subdivision control laws; implementation and enforcement, however, rests with the municipalities. The way localities interpret and exercise zoning and other regulations within the framework the state sets out influences what gets built and where. A long and strong tradition of local autonomy also makes it difficult to plan initiatives across the political boundaries of small Massachusetts communities.

In 2017 the Administration started a new initiative to address the lack of housing supply – the Housing Choice Initiative (HCI). HCI provides incentives, rewards, technical assistance, and proposed, targeted legislative reform to encourage and empower municipalities to plan and build the diverse housing stock that the Commonwealth needs to continue to thrive.

There are 4 components to the HCI:

1. Designate communities that are producing new housing at a 5% rate or more and reward these communities with exclusive access to **Housing Choice Capital Grants**, Housing Choice Communities received \$8 million in funding for capital projects in state Fiscal years 2019 and 2020. These communities also get **Bonus Points or other considerations** for certain Commonwealth funding programs including Clean Water Trust loans, MassWorks, Seaport Council Grants, Complete Streets, MassDOT capital projects, Energy and Environmental Affairs Planning, LAND, and PARC grants.
2. To assist municipalities to achieve Housing Choice status, DHCD's Housing Choice Program Director coordinates existing technical assistance and provide "one-stop shopping" for information about **technical assistance grants** for local governments. In addition, MassHousing established the *Planning for Housing Production* grant program with **\$2 million** in planning assistance to help cities and towns take actions to implement affordable housing goals under Chapter 40B.
3. The Housing Choice Initiative is tracking progress toward a goal of **135,000 new housing units statewide by 2025**, or about 17,000 new units per year. This goal requires sustaining the level of production over the last three years and represents a 26 percent increase in housing production compared to the last eight years

4. Targeted legislation to make it easier for communities to adopt “housing production friendly” zoning. The **Act to Promote Housing Choices** would change state law **to reduce the required vote from 2/3 “supermajority” to a simple majority for certain zoning changes**. This change makes Massachusetts more consistent with current practice in most states in the country. Zoning changes that promote housing best practices and **qualify for a simple majority voting threshold** include:
- Building mixed-use, multi-family, and starter homes, and adopting 40R “Smart Growth” or “Starter Homes” zoning
 - Clustering new homes to permanently preserve open space and protect natural resources
 - Reducing parking requirements and dimensional requirements such as minimum lot sizes
 - Allowing for transfer of development rights (TDR) zoning and natural resource protection zoning
 - Allowing for increased density through a Special Permit process, promoting more flexible development
 - Allowing accessory dwelling units or “in-law” apartments

Where communities allow **transit oriented multi-family and mixed-use projects with at least 10% affordable units**, the bill **reduces the 2/3 vote for special permit approval to a simple majority**. This eases local approvals for new housing near transit and city and town centers.

EOHED and DHCD encourage regional cooperation among municipalities and the use of regional and other professional entities to facilitate the administration of programs and to overcome some of the limitations imposed by the small scale of some localities and their governments. DHCD and other state agencies will also continue to provide technical assistance and training for municipal officials to increase local capacity. Chapter 40B of the Massachusetts General Laws, the comprehensive permitting legislation, has historically been an important tool for building affordable housing in communities that do not have at least 10% of the housing stock on the state’s Subsidized Housing Inventory. The Office of Sustainable Communities in DHCD offers workshops for municipalities on how to use the Chapter 40B affirmatively to shape affordable housing development, and recent regulatory changes have clarified and strengthened sections of the law.

Restrictive zoning is an issue in many suburban communities. Chapter 40R, the Smart Growth legislation, provides financial incentives to municipalities to zone and plan for affordable housing development. As noted above, the Administration proposed An Act to Promote Housing Choices to reform a portion of Chapter 40A, and make it easier for local governments to plan proactively for

housing and economic development.

Discussion:

AP-85 Other Actions – 91.320(j)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

The Massachusetts Department of Public Health Childhood Lead Poisoning Prevention Program (MACLPPP) is the lead agency for educating the public about the risks of lead and for ensuring that affected children receive appropriate intervention. The program's actions closely follow or exceed requirements in the HUD Lead-Safe Rule. During the period covered by this plan, the Commonwealth will continue implementing the Massachusetts Lead Law and the HUD Lead-Safe Rule, targeting high-risk communities.

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

Actions planned to enhance coordination between public and private housing and social service agencies

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(2)

4. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
5. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
6. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
7. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:
Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

DHCD accepts applications for HTF funds from qualified and experienced sponsors whose projects are highly ready to proceed. Sponsors must be non-profit entities or developers partnered with non-profit entities that receive support service funds from federal sources, from private foundations or sources, from the Massachusetts Executive Office of Health and Human Services, and/or from the Executive Office of Elder Affairs. Applicants must have the demonstrated capacity to develop the housing and provide necessary supportive services, and must be in good standing with the Department. Sponsors who lack experience in supportive housing are ineligible to apply.

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

HTF projects must be structured as sound real estate investments as well as effective opportunities for low-income tenants who need support services. Sponsors interested receiving HTF funds must submit a pre-application to the Department through the on-line Mass OneStop+ system. Based on the information contained in the pre-application, DHCD determines whether the sponsor has the demonstrated capacity to develop the housing and provide the necessary supportive services. At the pre-application stage, DHCD also evaluates the status of necessary zoning and permitting approvals, the status of architectural documents, and the status of other funding commitments as part of its readiness determination. Sponsors whose projects receive preliminary approval from DHCD during the pre-application process are invited to submit full funding applications. Full funding applications must be submitted through the on-line Mass OneStop+ system.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

In general, the evaluation criteria for all applications will include, but will not be limited to, the following:

- Strength of overall concept
- Percentage of units to be reserved for homeless families or individuals
- Strength of development team
- Appropriateness of tenant selection plan
- Evidence of market feasibility
- Demonstrated need for project in the target neighborhood
- Financial viability of the project
- Degree of local support, including local funding commitments
- Degree to which the project maximizes green building standards and sustainable development principles
- Evidence of intent to create units for residents who face multiple barriers to securing and/or maintaining permanent housing
- Demonstrated ability to provide effective stabilization and supportive services to establish and maintain successful tenancies
- Geographic location of project
- Degree to which proposed rents are affordable to ELI/VLI households
- Minimum term of affordability: at least 30 years

d. Describe the grantee’s required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

DHCD always encourages the creation of units for ELI individuals and families in “areas of opportunity.” The Department defines an area of opportunity, in part, as a neighborhood or community with a relatively low concentration of poverty based on U.S. Department of HUD data. In addition, DHCD

identifies an area of opportunity as a neighborhood or community that offers access to jobs, health care, high performing school systems, higher education, retail and commercial enterprise, and public amenities.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

It is DHCD's intent to award HTF to projects that are highly ready to proceed. Further, it is DHCD's intent to award the funds to recipients with extensive experience and strong track records in the development and operation of housing with support services. Sponsor experience and capacity are critical elements in the DHCD review process for HTF. The degree of readiness of a project and its ability to move through the loan closing process to construction are also critical review components.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

In accordance with HUD guidance, the funds available through HTF in Massachusetts can only be used to directly support housing units for ELI individuals or households. Additionally, DHCD will typically pair HTF funds with the state's rental voucher program, known as MRVP (Massachusetts Rental Voucher Program), ensuring that HTF-assisted units will have rents that are affordable to ELI households.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

All HTF-assisted rental housing in Massachusetts must meet a 30 year affordability period.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

DHCD is strongly committed to the development of housing with services for special populations, including individuals or households who are either very low-income (VLI) or extremely low-income (ELI). In Massachusetts we have prioritized HTF funds for projects that provide service-enriched housing and housing for homeless families and individuals. VLI, ELI and homeless individuals or households often face other life challenges, including difficulty in paying for food, transportation, health care, child care, and

other life necessities. These highly vulnerable populations clearly need housing they can afford, but they frequently need support services as well.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Historically, DHCD is willing to award subsidy to support approximately 25% of the cost of producing or preserving an affordable unit. It is the Department's long-standing practice to inform recipients that they must obtain the balance of the financing per unit from other private and/or public sources.

8. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

9. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

10. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.

Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

Each year, in DHCD's Qualified Allocation Plan (QAP) for the Low Income Housing Tax Credit (LIHTC), the Department uses updated data to establish recommended cost limits per unit, based on project type, location, and size. The recommended cost limits per unit that apply to tax credit projects also apply to all other DHCD housing resources, including the Housing Trust Fund (HTF), HOME program, and ten state-funded bond programs. The current QAP can be found online at <https://www.mass.gov/service-details/qualified-allocation-plan>.

For DHCD, there is a direct correlation between the recommended cost limits per unit and the Department's commitment of subsidy per unit. Historically, DHCD has been willing to award subsidy to support approximately 25% of the cost of producing or preserving an affordable unit. However, it is important to note that, historically, DHCD has also been willing to prioritize greater subsidy support to supportive housing projects. Once DHCD has identified the amount of subsidy it will provide, it is the Department's long-standing practice to inform recipients that they must obtain the balance of the financing per unit from other private and/or public sources. DHCD intends to follow its long-standing policy on subsidy per-unit in making HTF awards.

In general, recipients should assume that DHCD typically will cap all HTF awards at approximately \$100,000 - \$125,000 per unit, depending on project characteristics and at \$1,000,000 per project.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

See attached.

HOME Investment Partnerships Act (HOME) Program

MASSACHUSETTS HOME PROGRAM

ONE-YEAR ACTION PLAN FOR FEDERAL FISCAL YEAR 2020

These are extraordinary times and the need for continued HOME investment in rental housing development and preservation is as strong as ever. The Department of Housing and Community Development anticipates receiving an allocation of \$9,776, 732 in HOME funds in federal fiscal year 2020 and DHCD has accumulated \$2,968,716.61 in HOME Program Income (PI) between 4/1/19 and 3/31/20, which has been referenced in a 2019 Action Plan amendment, as we expects to contingently award and commit in the during the 2020 program year. DHCD plans to reserve 10 percent of the HOME allocation for administrative purposes, and award the majority of the remaining \$8,799,058.80 through competitive funding rounds and, in certain circumstances, readiness-based rolling submissions.

In addition, we expect several of our HOME projects to request permission to refinance and to request DHCD consent to limited partnership restructuring. Upon review of project proposals, DHCD may identify an opportunity to collect either an early principal and/or early interest payment on the HOME project. Any loan payment funds collected will be treated as HOME Program Income, per 24 CFR Part 92.253. We currently plan to accumulate any HOME PI receipted in the 2020 program year and will reference these amounts in next year's Action Plan, per the HOME Interim final rule effective 1/31/17. The expectation is that funds will be reinvested in additional HOME activities through the same round, rolling and commitment structures/requirements described above. Previous program year HOME Program Income deposits will be committed to the first HOME projects committed during HOME FY 2020. Once these funds are committed, Program Income from the local account will be disbursed before HOME funds are drawn from the Treasury for those projects funded with this HOME Program Income. At this time, DHCD is not apportioning any part of Program Income for administrative costs. In the past, we have received sporadic HOME Recaptured Funds from old Homeowner Rehabilitation or other first-time homebuyer restrictions. These amounts are typically small and we anticipate very few collection opportunities as nearly all of these restrictions have matured. In general, it is difficult to precisely anticipate HOME Program Income, as our rental loans are nearly all deferred payment loans.

The new HOME Final Rule was published on July 24, 2013 and includes clarification regarding improving performance and accountability, as well as updates to property standard requirements. In recent years, there have been further notices and guidance. We have updated monitoring checklists in response to new requirements and also have updated program policies and procedures, as needed. We continue to refine program administration practices, as we receive guidance, learn of new best practices, etc. We previously incorporated the 2012/2013 allocation requirements and these requirements are reinforced by the new HOME Final Rule and subsequent notices and guidance. We will continue to refrain from committing HOME funds to any project unless DHCD certifies that it has conducted an underwriting review, assessed developer capacity and fiscal soundness and examined neighborhood market conditions to ensure adequate need. DHCD also evaluates a Community Housing Development Organization (CHDO)'s capacity and staff development experience before committing HOME funds and will not provide CHDO Reserve funds to an organization whose staff does not have development experience. We will stay mindful of pertinent commitment, completion, inspection and occupancy requirements and deadlines. Property standards requirements will continue to be updated per additional HUD guidance and in accordance with effective date requirements.

DHCD will continue to contingently award its rental funds through a competitive RFP process. Notices of Funding Availability (NOFA) are published on DHCD's website and DHCD's listServ notifies

subscribers when the NOFA or any new pertinent program information is posted. To subscribe to the listserv, anyone can send a blank email to: join-dhcd-housingdevelopment@listserv.state.ma.us. DHCD also reserves the option to make rental funds available on a rolling basis with clear readiness standards for projects that will serve low- and extremely low-income homeless families and individuals and low- and extremely low-income veterans. The homeless and veterans populations have been identified as being in need of housing with supportive services. Although projects serving these populations will have a link to services, accepting services will not be a condition of HOME unit occupancy. Preferences will cover all protected classes and will not violate non-discrimination laws. DHCD will award federal fiscal year 2020 HOME program funds to the following program type: multi-family rental loans. Eligible applicants for HOME funds are municipalities, non-profit agencies (including CHDOs as defined by HUD), and for-profit developers. DHCD acknowledges the available COVID-19 HOME program waivers; however, DHCD intends to utilize only waivers that may be necessary to best support the existing HOME portfolio and the production/addition of new HOME units. At this time, we anticipate that a minimum of 15 percent of the federal FY 2020 allocation will be reserved for certified CHDOs serving as owners, sponsors, or developers of rental production projects. The Undersecretary of DHCD reserves the right to consider geographic distribution in making funding decisions, including for the 15 percent CHDO set-aside. DHCD will continue to encourage CHDOs to participate in the HOME program and will provide HOME technical assistance that will be available to CHDO staff, as well as others.

Allocation of Funds

DHCD will continue its past practice of seeking to competitively award HOME funds in those areas of the Commonwealth that do not receive HOME funds as a result of entitlement community or HOME consortium designation. DHCD also will competitively award HOME funds for rental loan projects in entitlement communities that provide a match for DHCD administered HOME funds.

During federal FY 2020 DHCD anticipates the following approximate amounts will be awarded through a competitive RFP process, depending upon the level of demand in each program category:

- \$8,799,058.80 plus the accumulated HOME PI that was referenced in a 2019 Action Plan amendment for rental loan program
- n/a- project-based first-time homebuyer program
- n/a– purchaser-based first-time homebuyer program

Eligible HOME rental projects may be the production of newly constructed housing units or the adaptive reuse of structures to create housing units. Eligible HOME rental projects also may be preservation endeavors where an occupied property may be at the end of (e.g.) a tax credits compliance period and needs sufficient rehabilitation to bring the housing units to a stronger standard to ensure sustainability for a minimum of another 15 years. In some cases, a developer might purchase an occupied property to do rehabilitation to either preserve or create affordability. Typically, a project developer will create a new single purpose entity for any financial restructuring. With preservation proposals, DHCD reviews existing project conditions and a proposed scope of work, including a review of current/proposed management practices, as well as the proposed development and operating budgets. Operating budgets must appear feasible for a 21-year period. Typically a capital needs assessment is part of an application submission and review; a capital needs assessment must be completed and reviewed with regard to the scope of work prior to any HOME commitment. Architects and/or construction professionals are under written contract or agreement to DHCD to perform an assessment of the proposed scope of work to ensure that rehabilitation/construction will meet applicable property standards for at least 15 years. Preservation projects involving the refinancing of existing debt must have rehabilitation as the primary eligible activity, with a minimum of approximately \$30,000 in rehabilitation work/unit. Preserving existing units, as well as creating additional units on the site are eligible. Preservation involving the refinancing of

existing debt would follow the same HUD HOME minimum periods of affordability referenced in the chart below and state-wide projects are eligible. HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including the CDBG program.

Evaluation Criteria for HOME Projects

DHCD will continue to competitively and contingently award HOME funds for Rental Loan activities. Certain rental submissions may be assessed on a rolling basis. HOME entitlement communities must provide a match for projects seeking DHCD-administered HOME funds.

The following criteria are used to evaluate projects:

- strength of overall concept
- strength of development team, including demonstrated capacity and evidence of good standing
- demonstrated need for project in the target neighborhood
- evidence of marketability and affirmative fair marketing plan included in proposal
- adherence to sustainable development principles
- suitable site and design, including appropriateness with regard to green building standards and increased accessibility
- appropriate scopes of rehabilitation or construction
- appropriate efforts to address energy conservation
- appropriate total development costs for properties included in proposal
- financial viability and sustainability of the project, including evidence of minimal, yet sufficient, utilization of HOME assistance
- degree of local support, including local funding commitments
- evidence of readiness to proceed
- evidence of satisfactory progress on previously funded projects.
- adherence to the general requirements of DHCD's current Qualified Allocation Plan
- CHDO-sponsored projects

The following terms and conditions apply to all HOME competitively awarded multi-family rental projects:

Terms and Conditions: Multi-Family Rental Projects	
Eligible Borrowers	For profit developers; non-profit developers; non-profit organizations designated as CHDOs; municipalities in cooperation with any of the above. Development teams must demonstrate effective capacity.
Eligible Activities	Acquisition and/or rehabilitation of existing structures for multi-family rental use, including distressed or failed properties, or the new construction of multi-family rental projects. Minimum project size of 5 HOME-assisted units.
Maximum Loan Amount	Typically, DHCD will award up to \$750,000 to \$1,000,000 per project and up to \$95,000 per HOME-assisted unit in HOME entitlement/consortium communities. In non-entitlement or non-consortium communities, the maximum loan is up to \$100,000 per HOME-assisted unit. We reserve the option to increase the per unit

Terms and Conditions: Multi-Family Rental Projects	
	amounts for family projects located in gateway communities or areas of opportunity. We also reserve the option to increase the per units amounts for projects sponsors by certified CHDOs.
Match Requirement	Projects located in HOME entitlement or consortium communities should include a commitment of local funds. Local match also will be anticipated in CPA communities. If an application is submitted without a match, it may not be scored. In general, preference will be given to applications with full match commitments.
Cost/Fee Limits	Projects with Total Development Costs in excess of \$200,000 per unit may not be scored. Developer Fee + overhead may not exceed 12.5% of a project's Total Development Cost (with the exception of applicants also seeking LIHTC, which follow QAP guidance).
Security	All HOME loans will be secured by a mortgage on the property. HOME funds are often subordinate to other loans; the subordinate position will depend upon the financial structure of the deal.
Affordability	All units receiving HOME assistance must be occupied by households earning no more than 60% of the area median income and affordable to households earning 65% of the area median income. At least 20% of the HOME units must be occupied by and affordable to households earning no more than 50% of area median income. The minimum HUD HOME period of affordability must be met, with an extended local period of affordability.
Holdback Feature	DHCD provides HOME funds through a simple requisition process and holds back a minimum of 10% of the HOME award until the project is substantially complete.
Term of Loan	Typically, loans will be for 30 years. During the final year of a loan, the owner may request an extension of up to 30 years in order to maintain the affordability of the housing. Typically, HOME funds are structured as repayable deferred loans; in some cases, DHCD may require regular payments from a project's cash flow.
Recourse	The loans will be non-recourse.
Interest Rate	Generally, DHCD HOME loans are deferred payment loans with zero percent interest rates. DHCD reserves the right to assign a higher rate of interest to any HOME loan. HOME loans to projects receiving allocations of Low Income Housing Tax Credits are typically made at the Applicable Federal Rate (or higher) as required by the Tax Credits program.
Debt Coverage Ratio	DHCD expects HOME projects to have minimum debt coverage ratios of approximately 1.15 in year one.

Terms and Conditions: Multi-Family Rental Projects	
Environmental	An ASTM Phase One environmental site assessment must be completed and submitted for each property within the project, either with the application or as part of the loan closing. All HOME projects are subject to the applicable requirements of 24CFR Part 58.
Lead Paint Requirements	HUD Federal lead-based paint regulations at 24 CFR Part 35 apply to all projects that are awarded HOME monies.
Section 3 and M/WBE Requirements	All HOME projects must meet Section 3 and M/WBE provisions, including appropriate outreach.
Energy Star, Sustainability and Other Green Measures	All new construction must meet applicable Energy Star or comparable/better standards. Any rehabilitation must meet Energy Star standards to the greatest extent feasible for the project. DHCD also expects projects to consider greening and sustainability to the maximum extent possible; all proposals must follow the guidelines as outlined in the Commonwealth's Qualified Allocation Plan.
Accessibility for Persons with Disabilities	For the new construction of any units or the substantial rehabilitation of 15 or more units of multi-family housing, Section 504 requires that 5% of the units (but not less than 1 unit) be accessible to individuals with mobility impairments and an additional 2% of the units (but not less than 1 unit) be accessible to individuals with sensory impairments. For moderate rehabilitation of 15 or more units, Section 504 also requires to the maximum extent feasible that the units be accessible to and usable by individuals with disabilities.
Good Standing at DHCD	Applicants for HOME funds, including all members of their development teams, must be in good standing with DHCD with respect to other DHCD-assisted projects.
Application Fees	The application fee for non-profit developers is \$450 per project; the fee for for-profit developers is \$1,250 per project. For projects seeking DHCD tax credits, only the tax credit application fees apply.

While we do not anticipate accepting project-based ownership project applications, the following criteria are used to evaluate first-time homebuyer projects:

- strength of overall concept
- strength of development team, including demonstrated capacity and evidence of good standing
- demonstrated need for project in the target neighborhood
- adherence to sustainable development principles
- suitable site and design, including attention to green building standards and increased accessibility
- appropriate scopes of rehabilitation or construction
- appropriate efforts to address energy conservation
- appropriate total development cost for properties included in proposal, including evidence of minimal utilization of HOME assistance
- appropriate sales prices and affordability analyses included in proposal

- evidence of marketability and buyer selection plan included in proposal
- degree of local support, including local funding commitments
- evidence of readiness to proceed
- evidence of satisfactory progress on previously funded projects.

First-time Homebuyer Resale or Recapture Provisions and Resubordination Policies

DHCD does not anticipate awarding new HOME purchaser-based or project-based homebuyer funds in the coming program year, as the smaller HOME allocation has limited our ability to extend the DHCD program beyond rental housing.

We will submit a Consolidated/Action Plan amendment proposal if we pursue the use of HOME funds with any new project-based or purchaser-based ownership activity and will present proposed restriction documents for HUD approval.

In general, DHCD will resubordinate the HOME restriction to existing HOME first-time homebuyers when a proposed loan product is conforming, at a competitive interest rate, and in an amount that is no more than 90% loan-to-value and with ratios acceptable to DHCD. DHCD also typically consents if a homeowner is looking to reduce an interest rate and is not taking cash out of the transaction, even if the LTV exceeds 90% but is less than 100%. The existing HOME first-time homebuyer portfolio is minimal, as many units have passed the maturity date of HOME restrictions and we haven't added new HOME ownership units in many years.

Eligible Applicants for HOME Funding

PROGRAM COMPONENT	ELIGIBLE APPLICANTS
Rental Production	Community Housing Development Organization (CHDO) Non-Profit Developer For-Profit Developer Municipal Entity in Partnership with Non-Profit or For-Profit Developer

HOME Match

Available resources for the HOME match continue to be the state-funded Massachusetts Rental Voucher Program (MRVP) and the state's Housing Stabilization Fund (both described in this section of the plan). We expect to have sufficient MRVP expenditures to use that single source in our MATCH report for this year. Annual expenditures through this program alone is approximately \$97.5 million. Since states are permitted to "bank" match, that expenditure level will constitute match -- calculated at 25 cents (\$0.25) on the HOME dollar (\$1.00) -- for many years.

HOME Technical Assistance

In the coming year, we will continue to offer HOME technical assistance directly from DHCD HOME staff and through our HOME compliance monitoring contractor. Typically, we proactively share program updates and work with developers and property managers to clarify program requirements. Both the listserv and our website are effective ways to convey HOME program news, as are our standard pre-HOME loan closing business meetings and pre-and post-funding round information sessions, funding round debrief calls, memos and letters.

Historically, DHCD successfully administered four HOME Technical Assistance grants; in 2013, we closed out the fourth grant. DHCD does not anticipate an additional TA grant during the 2020 HOME program year.

HOME Performance Measures

In accordance with CPD Notice 03-09, DHCD's HOME program has been collecting data for quantifiable performance measurement. Representatives from Massachusetts participated with the national workgroup which developed the HUD Outcome Performance Measurement System, as outlined in the Federal Register, June 10, 2005. HOME staff project managers attended HUD-sponsored performance measurement training in the summer of 2006. Two of the Commonwealth's housing and community development objectives are the primary focus of the HOME program:

1. Develop and maintain an adequate supply of safe, decent housing that is affordable and accessible to residents with a range of income levels and household needs, and
2. Expand sustainable homeownership opportunities for low, moderate and middle income families.

DHCD's HOME activities generally fall under the HUD objective:

- Provide decent affordable housing.

In general, the HUD outcome for our activities is:

- Affordability.

To meet these objectives and generate this outcome, DHCD provides funding for rental production and rental rehabilitation. DHCD has been incorporating the following primary performance measures for each funding type:

Rental Production

- Number of affordable units produced for each income category
- Amount of money leveraged for the rental activity
- Number of units for households at or below 30% of area median income
- Number of units for elderly households
- Number of minority households assisted
- Number of children under age 6 within HOME-assisted units
- Number that are accessible under Section 504
- Number of units that meet the IECC energy standards
- Of the units meeting IECC standards, the number meeting Energy Star (or similar) standards
- Number of units for formerly homeless households and formerly chronically homeless households
- Number of units for former residents of public housing
- Number designated for persons with HIV/AIDS

Rental Rehabilitation

- Number of affordable units preserved for each income category
- Number of minority households assisted
- Number of children under age 6 within HOME-assisted units
- Amount of money leveraged for the rental activity
- Number of units for households at or below 30% of area median income
- Number of units for elderly households
- Number that are accessible under Section 504
- Number of units that meet the IECC energy standards

- Of the units meeting IECC standards, the number meeting Energy Star (or similar) standards
- Number of units brought to lead safety standards
- Number of years of extended affordability
- Number of units for formerly homeless households and formerly chronically homeless households
- Number of units for former residents of public housing
- Number designated for persons with HIV/AIDS

We also ask for narrative data regarding HOME residents in new or older HOME projects to better learn how HOME units make an impact in the lives of low-income individuals and families. DHCD pursues ongoing data collection through compliance monitoring and via the Massachusetts legislation regarding tenant data collection. We expect that DHCD's HOME Program's performance measurement standards will further evolve, as our experience with the initiative matures.

Appendix - Alternate/Local Data Sources